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BURIED TREASURE

THE OLD-TIMER'S YARN

BY

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ILLUSTRATED BY P. V. E. IVORY

WE jogged homewards, our cutting ponies, tired with the quick, sharp work, shuffling knee deep in a dusk that seemed to disengage itself and rise upwards from the surface of the desert. Everybody was hungry and tired. At the chuck wagon we threw off our saddles and turned the mounts into the remuda. Some of the wisest of us, remembering the thunder-clouds, stacked our gear under the veranda roof of the dilapidated and abandoned adobe structure that had once been a ranch house of importance.

Supper was ready. We seized the tin battery, filled the plates with the meat, bread, and canned corn, and squatted on our heels. The food was good, and we ate hugely in silence. When we could hold no more we lit pipes. Then we had leisure to notice that the storm-cloud was mounting in a portentous silence to the zenith, quenching the brilliant desert stars.

As soon as we had come to a definite conclusion that it was going to rain, we deserted the camp-fire and went rustling for our blankets. At the end of ten minutes every bed was safe within the doors of the abandoned adobe ranch house, each owner recumbent on the floor claim he had pre-empted, and every man hoping fervently that he had guessed right as to the location of leaks.

Ordinarily we had depended on the light of camp-fires, so now artificial illumination lacked. Each man was indicated by the alternately glowing and waning lozenge of his cigarette fire. Occasionally some one struck a match, revealing for a moment high-lights on bronzed countenances and the silhouette of a shading hand. Voices spoke disembodied. As the conversation developed, we gradually recognized the membership of our own roomful. I had forgotten to state that the ranch house included four chambers. Outside the rain roared with Arizona ferocity. Inside men congratulated themselves, or swore as leaks developed and localized.

Naturally we talked first of stampedes. Cows and bears are the two great cattle-country topics. Then we had a mouth-organ solo or two, which naturally led on to songs. My turn came. I struck up the first verse of a sailor chantey as possessing at least the interest of novelty.

Oh once we were a-sailing, a-sailing were we;
Blow high, blow low, what care we;
And we were a-sailing to see what we could see,
Down on the coast of the High Barbaree.

I had just gone so far when I was brought up short by a tremendous oath behind me. At the same instant a match flared. I turned to face a stranger holding the little light

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above his head and peering with fiery intentness over the group sprawled about the floor.

He was evidently just in from the storm. His dripping hat lay at his feet. A shock of straight, close-clipped vigorous hair stood up gray above his seamed forehead. Bushy iron-gray eyebrows drawn close together thatched a pair of burning, unquenchable eyes. A square, deep jaw, lightly stubbled with gray, was clamped so tight that the cheek muscles above it stood out in knots and welts.

Then the match burned his thick square fingers, and he dropped it into the darkness that ascended to swallow it.

"Who was singing that song?" he cried harshly. Nobody answered.

"Who was that singing?" he demanded again.

By this time I had recovered from my first astonishment.

"I was singing," said I.

Another match was instantly lit and thrust into my very face. I underwent the fierce scrutiny of an instant, then the taper was thrown away half consumed.

"Where did you learn it?" the stranger asked in an altered voice.

"I don't remember," I replied, "It is a common enough deep-sea chantey."

A heavy pause fell. Finally the stranger sighed.

"Quite like," he said, "I never heard but one man sing it."

"Who in h—— are you?" some one demanded out of the darkness.

Before replying the new-comer lit a third match, searching for a place to sit down. As he bent forward, his strong harsh face once more came clearly into view.

"He's Colorado Rogers," the Cattleman answered for him, "I know him."

"Well," insisted the first voice, "what in h—— does Colorado Rogers mean by bustin' in on our song *fiesta* that way?"

"Tell them, Rogers," advised the Cattleman, "tell them — just as you told it down on the Gila ten years ago next month."

"What?" inquired Rogers, "Who are you?"

"You don't know me," replied the Cattleman, "but I was with Buck Johnson's outfit then. Give us the yarn."

"Well," agreed Rogers, "pass over the 'makings' and I will."

He rolled and lit a cigarette, while I reveled in the memory of his rich, great voice. It was of the sort made to declaim against the sea or the rush of rivers or, as here, the fall of waters and the thunder — full, from the chest, with the caressing throat vibration that gives color to the most ordinary statements. After ten words we sank back oblivious to the storm, forgetful of the leaky roof and the dirty floor, lost in the story told us by the Old-Timer.

I — The Sailor with One Hand

I came from Texas, like the bulk of you punchers, but a good while before the most of you were born. That was forty-odd years ago — and I've been on the Colorado River ever since. That's why they call me Colorado Rogers.

At the time I speak of I was hanging out at Yuma.

We had every sort of people with us off and on, and as I was lookout at a popular game I saw them all. One evening I was on my way home about two o'clock of a moonlit night, when on the edge of the shadow I stumbled over a body lying part across the footway. At the same instant I heard the rip of steel through cloth and felt a sharp stab in my left leg. For a minute I thought some drunk had used his knife on me, and I mighty near derringered him as he lay. But somehow I didn't, and looking closer I saw the man was unconscious. Then I scouted to see what had cut me; and found that the fellow had lost a hand. In place of it he wore a sharp steel hook. This I had tangled up with and gotten well pricked.

I dragged him out into the light. He was a slim-built young fellow, with straight black hair, long and lank and oily, a lean face, and big hooked nose. He had on only a thin shirt, a pair of rough wool pants, and the rawhide homemade *zapatos* the Mexicans wore then instead of boots. Across his forehead ran a long gash, cutting his left eyebrow square in two.

There was no doubt of his being alive, for he was breathing hard, like a man does when he gets hit over the head. It didn't sound good. When a man breathes that way he's mostly all gone.

Well it was really none of my business, as you might say. Men got batted over the head often enough in those days. But for some reason I picked him up and carried him to my 'dobe shack, and laid him out, and washed his cut with sour wine. That brought him to. He sat up as though he'd been touched with a hot poker, stared around

"AT THE SAME INSTANT A MATCH FLARED"

wild-eyed, and cut loose with that song you were singing.

It fair made my hair rise to hear him, with the big, still, solemn desert outside, and the quiet moonlight, and the shadows, and him sitting up straight and gaunt, his eyes blazing each side his big eagle nose, and his snaky hair hanging over the raw cut across his head. However, I made out to get him bandaged up and in shape; and pretty soon he sort of went to sleep.

Well, he was clean out of his head for nigh two weeks. Most of the time he lay flat on his back staring at the pole roof, his eyes burning and looking like they saw each one something a different distance off, the way crazy eyes do. That was when he was best. Then again he'd sing that Barbaree song until I'd go out and look at the old Colorado going by just to be sure I hadn't died and gone below. Or else he'd just talk. That was the worst performance of all. It was like listening to one end of a telephone, though we didn't know what telephones were in those days. He began when he was a kid, and he gave his side of conversations, pausing for replies. I could mighty near furnish the replies sometimes. It was queer lingo — about ships and ships' officers and gales and calms and fights and pearls and whales and islands and birds and skies. But it was all little stuff. I used to listen by the hour, but I never made out anything really important as to who the man was, or where he'd come from, or what he'd done.

At the end of the second week I came in at noon as per usual to fix him up with grub. I didn't pay any attention to him, for he was quiet. As I was bending over the fire, he spoke. Usually I didn't bother with his talk, for it didn't mean anything, but something in his voice made me turn. He was lying on his side, those black eyes of his blazing at me, but now both of them saw the same distance.

"Where are my clothes?" he asked very intense.

"You ain't in any shape to want clothes," said I. "Lie still."

I hadn't any more than got the words out of my mouth before he was atop me. His method was a winner. He had me by the throat with his hand, and I felt the point of the hook pricking the back of my neck. One little squeeze — Talk about your deadly weapons!

But he'd been too sick and too long abed. He turned dizzy and keeled over, and I dumped him back on the bunk. Then I put my six-shooter on.

In a minute or so he came to.

"Now you're a nice, sweet proposition," said I, as soon as I was sure he could understand me. "Here I pick you up on the street and save your worthless carcass, and the first chance you get you try to crawl my hump. Explain."

"Where's my clothes?" he demanded again very fierce.

"For heaven's sake," I yelled at him, "what's the matter with you and your old clothes? There ain't enough of them to dust a fiddle with, anyway. What do you think I'd want with them? They're safe enough."

"Let me have them," he begged.

Just to satisfy him I passed over his old duds.

"I've been robbed," he cried.

"Well," said I, "what did you expect would happen to you lying around Yuma after midnight with a hole in your head?"

"Were's my coat?" he asked.

"You had no coat when I picked you up," I replied.

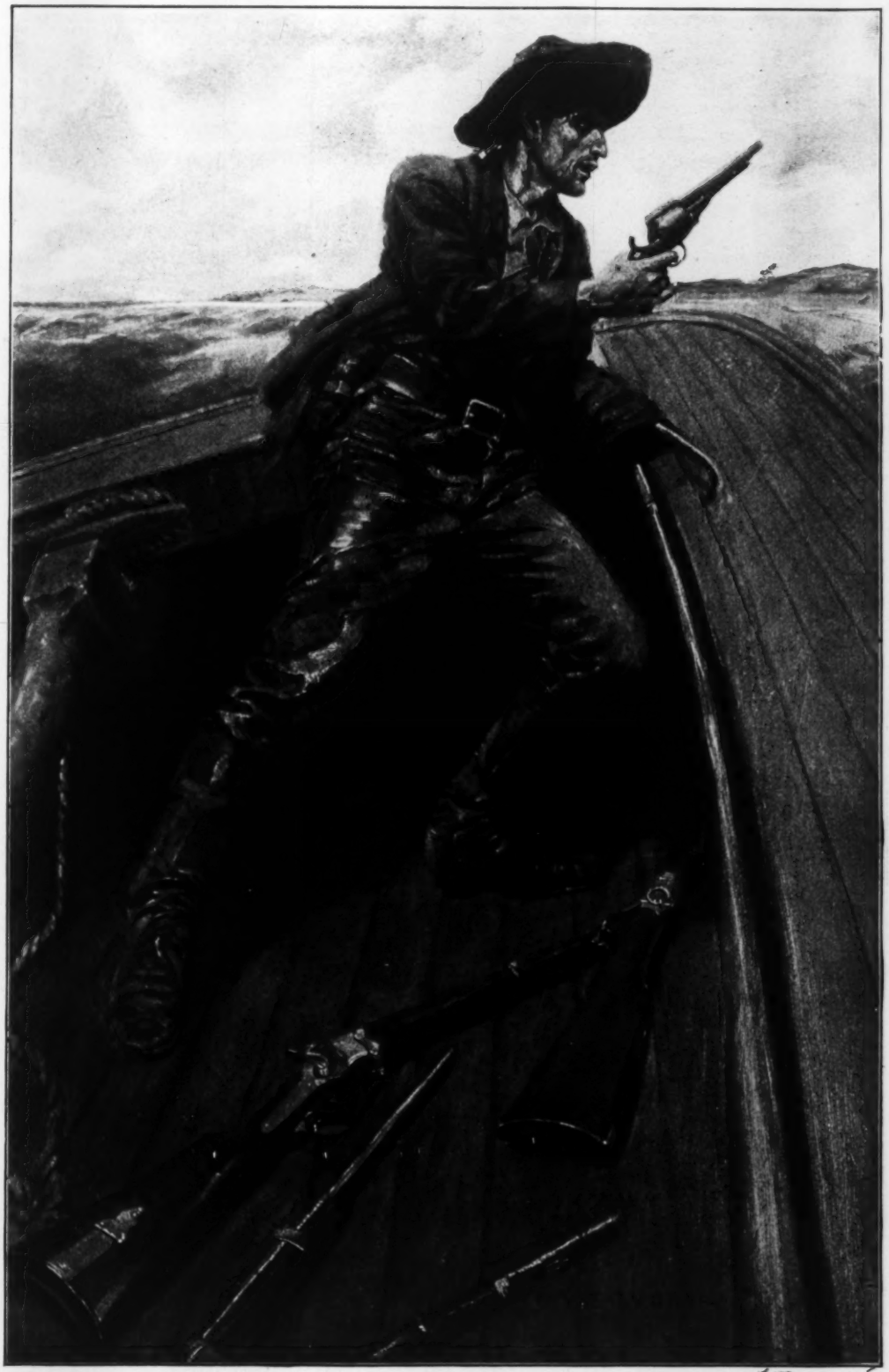
He looked at me mighty suspicious, but didn't say anything more — wouldn't even answer when I spoke to him. After he'd eaten a fair meal, he fell asleep. When I came back that evening, the bunk was empty and he had gone.

I didn't see him again for two days. Then I caught sight of him quite a ways off. He nodded at me very sour; and dodged around the corner of the store.

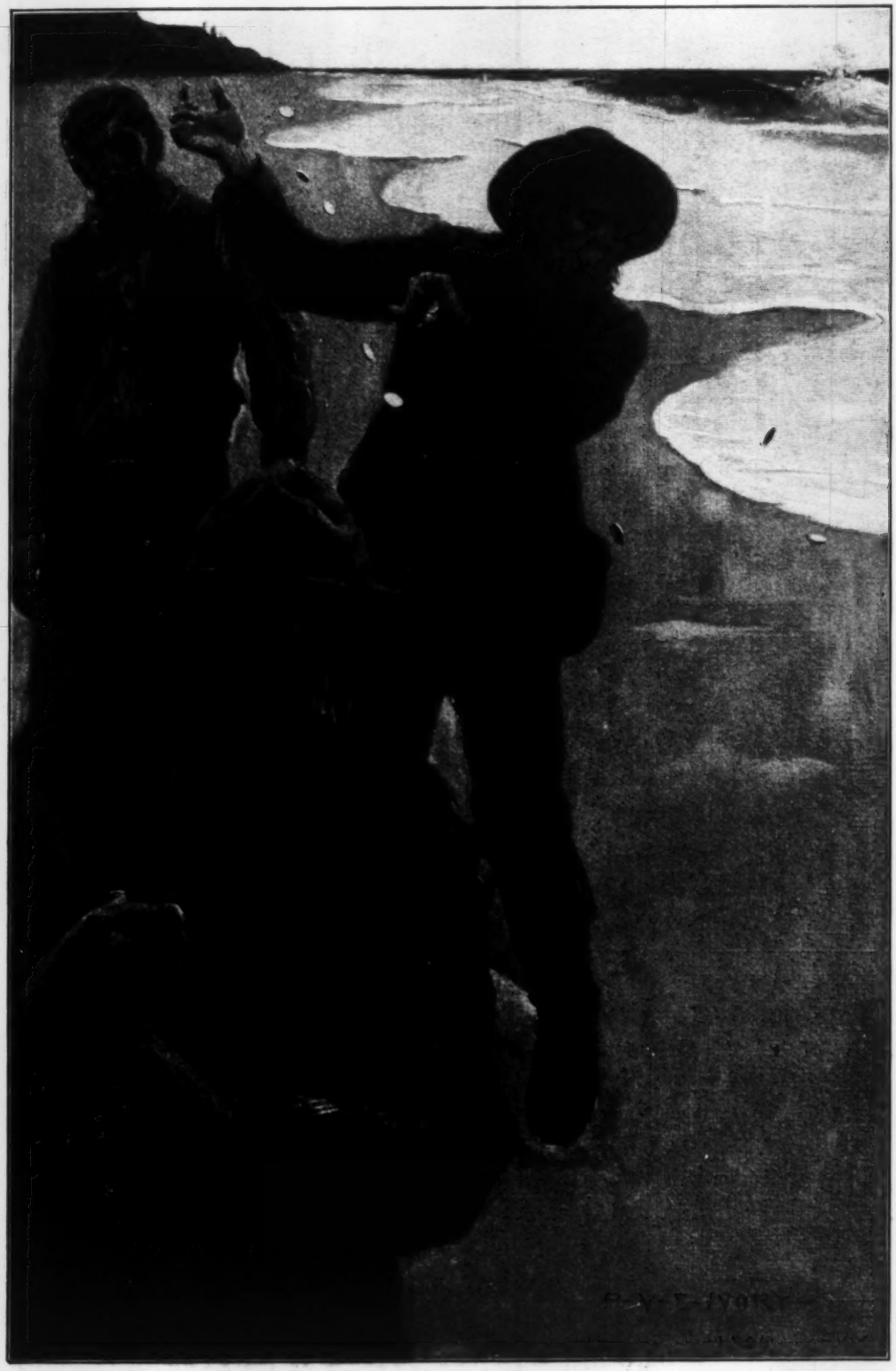
"Guess he suspicions I stole that old coat of his." thinks I; and afterwards I found that my suspicions had been correct.

However, he didn't stay long in that frame of mind. It was along towards evening, and I was walking on the banks looking down over the muddy old Colorado, as I always liked to do. The sun had just set, and the mountains had turned hard and stiff, as they do after the glow; and the sky above them was a thousand million miles deep of pale green-gold light. A pair of Greasers were ahead of me, but I could see only their outlines, and they didn't seem to interfere any with the scenery. Suddenly a black figure seemed to rise up out of the ground; the Mexican man went down as though he'd been jerked with a string; and the woman screeched.

I ran up pulling my gun. The Mex was flat on his face, his arms stretched out. On



"ANDERSON HAD HOISTED THE SAIL, HAD CUT LOOSE FROM THE ANCHOR, AND WAS SAILING AWAY"



"WHEN THE LAST COIN WENT, SCHWARTZ WOULD GIVE OUT"

the middle of his back knelt my one-armed friend. And that sharp hook was caught neatly under the point of the Mexican's jaw. You bet he lay still.

I really think I was just in time to save the man's life. According to my belief another minute would have buried the hook in the Mexican's neck. Anyway, I thrust the muzzle of my Colt's into the sailor's face.

"What's this?" I asked.

The sailor looked up at me without changing his position. He was not the least bit afraid.

"This man has my coat," he explained.

"Where'd you get the coat?" I asked the Mex.

"I ween heem at monte off Antonio Curvez," said he. "Maybe," growled the sailor.

He still held the hook under the man's jaw, but with the other hand he ran rapidily under and over the Mexican's left shoulder. In the half light I could see his face change. The gleam died from his eye; the snarl left his lips. Without further delay he arose to his feet.

"Get up and give it here," he demanded.

The Mexican was only too glad to get off so easy. I don't know whether he'd really won the coat at monte, or not. In any case he flew *muy pronto*, leaving me and my friend together.

The man with the hook felt the left shoulder of the coat again, looked up, met my eye, muttered something intended to be pleasant, and walked away.

This was in December.

The last day of February I was sitting in my shack smoking a pipe after supper, when my one-armed friend opened the door a foot, slipped in, and shut it immediately. By the time he looked toward me I knew where my six-shooter was.

"That's all right," said I, "but you better stay right there."

I intended to take no more chances with that hook.

He stood there looking straight at me without winking or offering to move.

"What do you want?" I asked.

"I want to make up to you for your trouble," said he. "I've got a good thing, and I want to let you in on it."

"What kind of a good thing?" I asked.

"Treasure," said he.

"H'm," said I.

I examined him closely. He looked all right enough, neither drunk nor loco.

"Sit down," said I —" over there; the other side the table." He did so. "Now fire away," said I.

He told me his name was Solomon Anderson, but that he was generally known as Handy Solomon, on account of his hook; that he had always followed the sea; that lately he had coasted the west shores of Mexico; that at Guyamas he had fallen in with Spanish friends, in company with whom he had visited the mines in the Sierra Madre; that on this expedition the party had been attacked by Yaquis and wiped out, he alone surviving; that his blanket-mate before expiring had told him of gold buried in a cove of Lower California by the man's grandfather; that the man had given him a chart showing the location of the treasure; that he had sewn this chart in the shoulder of his coat, whence his suspicion of me and his being so loco about getting it back.

"And it's a big thing," said Handy Solomon to me, "for they's not only gold, but altar jewels and diamonds. It will make us rich, and a dozen like us, and you can kiss the Book on that."

"That may all be true," said I, "but why do you tell me? Why don't you get your treasure without the need of dividing it?"

"Why mate," he answered, "it's just plain gratitude. Didn't you save my life, and nuss me, and take care of me when I was nigh killed?"

"Look here, Anderson, or Handy Solomon, or whatever you please to call yourself," I rejoined to this, "if you're going to do business with me — and I do not understand yet just what it is you want of me — you'll have to talk straight. It's all very well to say gratitude, but that don't go with me. You've been around here three months, and barring a half-dozen civil words and twice as many of the other kind, I've failed to see any indications of your gratitude before. It's a quality with a h——of a hang-fire to it."

He looked at me sideways, spat, and looked at me sideways again. Then he burst into a laugh.

"The devil's a preacher, if you ain't lost your pin-feathers," said he. "Well, it's this, then: I got to have a boat to get there; and she must be stocked. And I got to have help with the treasure, if it's like this fellow said it was. And the Yaquis and cannibals from Tiburon is through the country. It's money I got to have, and it's

money I haven't got, and can't get unless I let somebody in as pardner."

"Why me?" I asked.

"Why not?" he retorted, "I ain't see anybody I like better."

We talked the matter over at length. I had to force him to each point, for suspicion was strong in him. I stood out for a larger party. He strongly opposed this as depreciating the shares, but I had no intention of going alone into what was then considered a wild and dangerous country. Finally we compromised. A third of the treasure was to go to him; a third to me; and the rest was to be divided among the men whom I should select. This scheme did not appeal to him.

"How do I know you plays fair?" he complained, "They'll be four of you to one of me; and I don't like it, and you can kiss the Book on that."

"If you don't like it, leave it," said I, "and get out, and be d —— to you."

Finally he agreed; but he refused me a look at the chart, saying that he had left it in a safe place. I believe in reality he wanted to be surer of me, and for that I can hardly blame him.

II—The Murder On the Beach

I had a chum named Billy Simpson, and I rung him in for friendship. Then there was a solemn, tall Texas young fellow, strong as a bull, straight and tough, brought up fighting Injins. He never said much, but I knew he'd be right there when the gong struck. For fourth man I picked out a German named Schwartz. He and Simpson had just come back from the mines together. I took him because he was a friend of Billy's, and besides was young and strong, and was the only man in town excepting the sailor, Anderson, who knew anything about running a boat. I forgot to say that the Texas fellow was named Denton.

We worked the open boat we got, up to Yuma partly with oars and partly by sails. Then we loaded her with grub for a month. In addition we put in picks and shovels; and a small cask of water. Handy Solomon said that would be enough, as there was water marked down on his chart. We told the gang that we were going trading.

At the end of the week we started, and were out four days. There wasn't much room, what with the supplies and the baggage for the five of us. We had to curl up most anywheres to sleep. And it certainly seemed to me that we were in lots of danger. The waves were much bigger than she was, and splashed on us considerable; but Schwartz and Anderson didn't seem to mind. They laughed at us. Anderson sang that song of his; and Schwartz told us of the placers he had worked. He and Simpson had made a pretty good clean-up, just enough to make them want to get rich. The first day out Simpson showed us a belt with about an hundred ounces of dust. This he got tired of wearing, so he kept it in a compass-box, which was empty.

At the end of the four days we turned in at a deep bay and came to anchor. The country was the usual proposition — very light-brown, brittle-looking mountains, about two thousand feet high; lots of sage and cactus; a pebbly beach; and not a sign of anything fresh and green.

But Denton and I were mighty glad to see any sort of land. Besides, our keg of water was pretty low; and it was getting about time to discover the spring the chart spoke of. So we piled our camp stuff in the small boat, and rowed ashore.

Anderson led the way confidently enough up a dry arroyo whose sides were clay and conglomerate. But though we followed it to the end, we could find no indications that it was anything more than a wash for rain floods.

"That's main queer," muttered Anderson, and returned to the beach.

There he spread out the chart — the first look at it we'd had — and set to studying it. Two crosses were marked on the land part — one labeled "*oro*," and the other "*agua*."

"Now there's the high cliff," says Anderson, following it out, "and there's the round hill with the boulder — and if them bearings don't point due for that ravine, the devil's a preacher."

We tried it again, with the same result A second inspection of the map brought us no light on the question. We talked it over, and looked at it from all points, but we couldn't dodge the truth; the chart was wrong.

Then we explored several of the nearest gullies, but without finding anything but loose stones baked hot in the sun.

By now it was getting towards sundown, so we built us a fire of *mesquite* on the beach, made us supper, and boiled a pot of beans.

We talked it over. The water was about gone.

"That's what we've got to find first," said Simpson, "no question of it. It's God knows how far to the next water, and we don't know how long it will take us to get there in that little boat. If we run our water entirely out before we start, we're going to be in trouble. We'll have a good look tomorrow; and if we don't find her, we'll run down to Mollyhay* and get a few extra casks."

"Perhaps that map is wrong about the treasure too," suggested Denton.

"I thought of that," said Handy Solomon, "but then, thinks I to myself, this old rip probably don't make no long stay here — just dodges in and out like, between tides, to bury his loot. He would need no water at the time; but he might when he came back, so he marked the water on his map. But he wasn't noways particular *and* exact, being in a hurry. But you can kiss the Book to it that he didn't make no such mistakes about the swag."

"I believe you're right," said I.

When we came to turn in, Anderson suggested that he should sleep aboard the boat. But Billy Simpson, in mind perhaps of the hundred ounces in the compass-box, insisted that he'd just as soon as not. After a little objection Handy Solomon gave in; but I thought he seemed sour about it. We built a good fire, and in about ten seconds were asleep.

Now usually I sleep like a log, and did this time until about midnight. Then all at once I came broad awake and sitting up in my blankets. Nothing had happened — I wasn't even dreaming — but there I was as alert and clear as though it were broad noon.

By the light of the fire I saw Handy Solomon sitting, and at his side our five rifles gathered.

I must have made some noise, for he turned quietly toward me, saw I was awake, and nodded.

After a minute Anderson threw on another stick of wood, yawned and stood up.

"It's wet," said he, "I've been fixing the guns."

He showed me how he was inserting a little patch of felt between the hammer and the nipple — a scheme of his own for keeping damp from the powder. Then he rolled up in his blanket. At the time it all seemed quite natural — I suppose my mind wasn't fully awake, for all my head felt so clear. Afterwards I realized what a ridiculous bluff he was making: for of course the cap already on the nipple was plenty to keep out the damp. I fully believe he intended to kill us as we lay. Only my sudden awakening spoiled his plan.

I had absolutely no idea of this at the time, however. Not the slightest suspicion entered my head. In view of that fact, I have since believed in guardian angels. For my next move, which at the time seemed to me absolutely aimless, was to change my blankets from one side of the fire to the other. And that brought me alongside the five rifles.

Owing to this fact, I am now convinced, we awoke safe at daylight, cooked breakfast, and laid the plan for the day. Anderson directed us. I was to climb over the ridge before us and search in the ravine on the other side. Schwartz was to explore up the beach to the left, and Denton to the right. Anderson said he would wait for Billy Simpson, who had overslept in the darkness of the cubby-hole, and who was now paddling ashore. The two of them would push inland to the west until a high hill would give them a chance to look around for greenery.

We started at once, before the sun would be hot. The hill I had to climb was steep and covered with *chollas*, so I didn't get along very fast. When I was about half way to the top, I heard a shot from the beach. I looked back. Anderson was in the small boat, rowing rapidly out to the vessel. Denton was running up the beach from one direction, and Schwartz from the other. I slid and slipped down the bluff, getting pretty well stuck up with the *cholla* spines.

At the beach we found Billy Simpson lying on his face, shot through the back. We turned him over, but he was apparently dead. Anderson had hoisted the sail, had cut loose from the anchor, and was sailing away.

Denton stood up straight and tall looking. Then he pulled his belt in a hole, grabbed my arm, and started to run up the long curve of the beach. Behind us came Schwartz. We ran near a mile, and then fell among some tules in an inlet at the farther point.

*Mulege — I retain the Old-Timer's pronunciation.

"What is it?" I gasped.

"Our only chance — to get him —" said Denton, "He's got to go around this point — big wind — perhaps his mast will bust — then he'll come ashore —" He opened and shut his big brown hands.

So there we two fools lay, like panthers in the tules, taking our only one-in-a-million chance to lay hands on Anderson. Any sailor could have told us that the mast wouldn't break, but we had winded Schwartz a quarter of a mile back. And so we waited, our eyes fixed on the boat's sail, grudging her every inch, just burning to fix things to suit us a little better. And naturally she made the point in what I now know was only a fresh breeze, squared away, and dropped down before the wind toward Guyamas.

We walked back slowly to our camp, swallowing the copper taste of too hard a run. Schwartz we picked up from a boulder just recovering. We were all of us crazy mad. Schwartz half wept and blamed and cussed. Denton glowered away in silence. I ground my feet into the sand in a helpless sort of anger, not only at the man himself, but also at the whole way things had turned out. I don't believe the least notion of our predicament had come to any of us. All we knew yet was that we had been done up; and we were hostile about it.

But at camp we found something to occupy us for the moment. Poor Billy was not dead, as we had supposed, but very weak and sick and a hole square through him. When we returned he was conscious, but that was about all. His eyes were shut and he was moaning. I tore open his shirt to stanch the blood. He felt my hand and opened his eyes. They were glazed, and I don't think he saw me.

"Water, water!" he cried.

At that we others saw all at once where we stood. I remember I rose to my feet, and found myself staring straight into Tom Denton's eyes. We looked at each other that way for I guess it was a full minute. Then Tom shook his head.

"Water, water!" begged poor Billy.

Tom leaned over him.

"My God, Billy, there ain't any water!" said he.

III — Pirate Gold

We could do nothing for him except shelter him from the sun, and wet his forehead with sea-water; nor could we think clearly for ourselves as long as the spark of life lingered in him. His chest rose and fell regularly, but with long pauses between. When the sun was overhead, he suddenly opened his eyes.

"Fellows," said he, "it's beautiful over there; the grass is so green and the water so cool; I am tired of marching, and I reckon I'll cross over and camp."

Then he died. We scooped out a shallow hole above tide-mark, and laid him in it, and piled over him stones from the wash.

Then we went back to the beach very solemn, to talk it over.

"Now, boys," said I, "there seems to me just one thing to do; and that is to pike out for water as fast as we can."

"Where?" asked Denton.

"Well," I argued, "I don't believe there's any water about this bay. Maybe there was when that chart was made. It was a long time ago. And anyway, the old pirate was a sailor, and no plainsman, and maybe he mistook rain-water for a spring. We've looked around this end of the bay. The chances are we'd use up two or three days exploring around the other, and then wouldn't be as well off as we are right now."

"Which way?" asked Denton again, mighty brief.

"Well," said I, "there's one thing I've always noticed in case of folks held up by the desert; they generally go wandering about here and there looking for water until they die not far from where they got lost. And usually they've covered a heap of actual distance."

"That's so," agreed Denton.

"Now I've always figured that it would be a good deal better to start right out for some particular place, even if it's ten thousand miles away. A man is just as likely to strike water going in a straight line as he is going in a circle; and then, besides, he's getting somewhere."

"Correct," said Denton.

"So," I finished, "I reckon we'd better follow the coast south and try to get to Mollyhay."

We took stock of what we had to depend on. The total assets proved to be just three pairs of legs. A pot of coffee had been on the fire, but that villian had kicked it over when he left.

So without any further delay we set up the ridge I had started to cross that morning. Schwartz lagged, sulky as a muley

cow, but we managed to keep him with us. At the top of the ridge we took our bearings for the next deep bay. Already we had made up our minds to stick to the sea-coast, both on account of the lower country over which to travel, and the off chance of falling in with a fishing vessel. Schwartz muttered something about its being too far even to the next bay, and wanted to sit down on a rock. Denton didn't say anything; but he jerked Schwartz up by the collar so fiercely that the German gave it over and came along.

We dropped down into the gully, stumbled over the boulder wash, and began to toil in the ankle-deep sand of a little sage-brush flat this side of the next ascent. Schwartz followed steadily enough now, but had fallen forty or fifty feet behind. This was a nuisance, as we had to keep turning to see if he still kept up. Suddenly he seemed to disappear.

Denton and I hurried back to find him on his hands and knees behind a sage-brush, clawing away at the sand like mad.

"Can't be water on this flat," said Denton, "he must have gone crazy."

"What's the matter, Schwartz?" I asked.

For answer he moved a little to one side, showing beneath his knee one corner of a wooden box sticking above the sand.

At this we dropped beside him, and in five minutes had uncovered the whole of the chest. It was not very large, and was locked. A rock from the wash fixed that, however. We threw back the lid.

It was full to the brim of gold coins, thrown in loose.

"The treasure!" I cried.

There it was, sure enough, or some of it. We looked the chest through, but found nothing but the gold coins. The altar ornaments and jewels were lacking.

"Probably buried in another box or so," said Denton.

Schwartz wanted to dig around a little.

"No good," said I, "We've got our work cut out for us as it is."

Denton backed me up. We were both old hands at the business, had each in our time suffered the black thirst; and the memory of it outweighed any desire for treasure.

But Schwartz was money-mad. Left to himself he would have staid on that sand flat to perish as certainly as had poor Billy. We had fairly to force him away, and then succeeded only because we let him fill all his pockets to bulging with the coins. As we moved up the next rise, he kept looking back and uttering little moans against the crime of leaving it.

Luckily for us it was winter. We shouldn't have lasted six hours at this time of year. As it was, the sun was hot against the shale and the little stones of those cussed hills. We plodded along until late afternoon, toiling up one hill and down, on only to repeat immediately. Towards sundown we made the second bay where we plunged into the sea, clothes and all, and were greatly refreshed. I suppose a man absorbs a good deal that way. Anyhow, it always seemed to help.

We were now pretty hungry, and as we walked along the shore, we began to look for turtles or shell-fish or anything else that might come handy. There was nothing. Schwartz wanted to stop for a night's rest; but Denton and I knew better than that.

"Look here, Schwartz," said Denton, "you don't realize you're entered against time in this race — and that you're a d—— fool to carry all that weight in your clothes."

So we dragged along all night.

It was weird enough, I can tell you. The moon shone cold and white over that dead, dry country. Hot whiffs rose from the baked stones and hillsides. Shadows lay under the stones like animals crouching. When we came to the edge of a silvery hill, we dropped off into pitchy blackness. There we stumbled over boulders for a minute or so, and began to climb the steep shale on the other side. This was fearful work. The top seemed always miles away. By morning we didn't seem to have made much of anywhere. The same old hollow-looking mountains with the sharp edges stuck up in about the same old places.

We had got over being very hungry, and though we were pretty dry, we didn't really suffer yet from thirst. About this time Denton ran across some fish-hook cactus, which we cut up and chewed. They have a sticky wet sort of inside, which doesn't quench your thirst any, but helps to keep you from drying up and blowing away.

All day we plugged along as per usual.

We kept a sharp lookout for anything to eat, but there was nothing but lizards and horned toads. Later we'd have been glad of them, but by that time we'd got out of their district. Night came. Just at sundown we took another wallow in the surf, and

chewed some more fish-hook cactus. When the moon came up, we went on.

I'm not going to tell you how dead beat we got. We were pretty tough and strong for all of us had been used to hard living, but after the third day without anything to eat and no water to drink, it came to be pretty hard going. It got to the point where we had to have some *reason* for getting out besides just keeping alive. A man would sometimes rather die than keep alive, anyway, if it came only to that. But I know I made up my mind I was going to get out so I could smash up that Anderson; and I reckon Denton had the same idea. Schwartz didn't say anything; but he pumped on ahead of us, his back bent over, and his clothes sagging and bulging with the gold he carried.

We used to travel all night, because it was cool; and rest an hour or two at noon. That is all the rest we did get. I don't know how fast we went; I'd got beyond that. We must have crawled along mighty slow, though, after our first strength gave out. The way I used to do was to collect myself with an effort, look around for my bearings, pick out a landmark a little distance off, and forget everything but it. Then I'd plod along, knowing nothing but the sand and shale and slope under my feet until I'd reached that landmark. Then I'd clear my mind and pick out another.

But I couldn't shut out the figure of Schwartz that way. He used to walk along just ahead of my shoulder. The weight of the gold in his clothes bent his shoulders over.

As we went on, the country gradually got to be more mountainous; and as we were steadily growing weaker, it did seem things were piling up on us. The next day we ran out of the fish-hook cactus; and, being on a high promontory, were out of touch with the sea. For the first time my tongue began to swell a little. The cactus had kept me from that before. Denton must have been in the same fix, for he looked at me and raised one eyebrow kind of humorous.

Schwartz was having a good deal of difficulty to navigate. I will say for him that he had done well; but now I could see that his strength was going on him in spite of himself. He knew it, all right; for when we rested that day, he took all the gold coins and spread them in a row, and counted them, and put them back in his pocket, and then all of a sudden snatched out two handfuls and threw them as far as he could.

"Too heavy," he muttered; but that was all he could bring himself to throw away.

All that night we wandered high in the air I guess we tried to keep a general direction, but I don't know. Anyway, along late, but before moonrise — she was now on the wane — I came-to to find myself looking over the edge of a twenty-foot drop. Right below me I made out a faint glimmer of white earth in the starlight. Somehow it reminded me of a little trail I used to know under a big rock back in Texas.

"Here's a trail," I thought, more than half loco, "I'll follow it!"

At least that's what half of me thought. The other half was sensible, and knew better, but it seemed to be kind of standing to one side, a little scornful, watching the performance. So I slid and slipped down to the strip of white earth; and sure enough it was a trail. At that the loco half of me gave the sensible part the laugh. I followed the path twenty feet and came to a dark hollow under the rock, and in it a round pool of water about a foot across. They say a man kills himself drinking too much after starving for water. That may be; but it didn't kill me, and I sucked up all I could hold. Perhaps the fish-hook cactus had helped. Well, sirs, it was surprising how that drink brought me around. A minute before I'd been on the edge of going plumb loco; and here I was as clear-headed as a lawyer.

I hunted up Denton and Schwartz. They drank themselves full, too. Then we rested. It was mighty hard to leave that spring ——

Oh, we had to do it. We'd have starved sure there. The trail was a game trail, but that did us no good, for we had no weapons.

The good effects of the water lasted us about a day. Then we began to see things again. Off and on I could see water plain as could be in every hollow; and game of all kinds standing around and looking at me. I knew these were all fakes. By making an effort I could swing things around to where they belonged. I used to do that every once in a while just to be sure we weren't doubling back, and to look out for real water. But most of the time it didn't seem to be worth while. I just let all these visions riot around and have a good time inside me or outside me, whichever it was. I knew I could get rid of them any minute. Most of the time, if I was in any doubt, it was easier to throw a stone to see if the animals were real or not. The real ones ran away.

We began to see bands of wild horses in the uplands. One day both Denton and I plainly saw one with saddle marks on him. If only one of us had seen him, it wouldn't have counted much, but we both made him out. This encouraged us wonderfully, though I don't see why it should have. We had topped the high country too, and had started down the other side of the mountains that ran out on the promontory. Denton and I were still navigating without any thought of giving up; but Schwartz was getting in bad shape. I'd hate to pack twenty pounds over that country even with rest, food, and water. He was toting it on nothing. We told him so; and he came to see it; but he never could persuade himself to get rid of the gold all at once. Instead he threw away the pieces one by one. Each sacrifice seemed to nerve him up for another heat. I can shut my eyes and see it now — the wide glaring yellow country, the pasteboard mountains, we three dragging along, and the fierce sunshine flashing from the doubloons as one by one they went spinning through the air.

IV — The Chewed Sugar-Cane

It was five days to the next water. But they were worse than the eight days before. We were lucky, however, for at the spring we discovered in a deep wash near the coast, was the dried-up skull of a horse. It had been there a long time; but a few shreds of dried flesh still clung to it. It was the only thing that could be described as food that had passed our lips since breakfast thirteen days before. In that time we had crossed the mountain chain, and had come again to the sea. The Lord was good to us. He sent us the water, and the horse's skull, and the smooth hard beach, without breaks or the necessity of climbing hills. And we needed it, oh, I promise you, we needed it!

Schwartz still threw away his gold coins; and once, in one of my rare intervals of looking about me, I saw Denton picking them up. This surprised me mildly; but I was too tired to be very curious. Only now, when I saw Schwartz's arm sweep out in what had become a mechanical movement, I always took pains to look; and always I saw Denton search for the coin. Sometimes he found it, and sometimes he did not.

Schwartz threw away a gold piece as another man would take a stimulant. Gradually, without really thinking about it, I came to see this; and then went on to sabe why Denton picked up the coins; and a great admiration for Denton's cleverness seeped through me like water through the sand. He was saving the coins to keep Schwartz going. When the last coin went, Schwartz would give out. It all sounds queer now; but it seemed all right then — and it *was* all right, too.

As for me, the figures of my companions, and the yellow sand under my feet, and a consciousness of the blue and white sea to my left are all I remember, except when we had to pull ourselves together for the purpose of cutting the fish-hook cactus. I kept going; and I knew I had a good reason for doing so, but it seemed too much of an effort to recall what that reason was.

So we walked on the beach, losing entire track of time. And after a long interval I came to myself to see Schwartz lying on the sand, and Denton standing over him.

"He's give out," croaked Denton.

His voice sounded as if it was miles away, which surprised me; but when I answered, mine sounded miles away, too, which surprised me still more.

Denton pulled out a handful of gold coins.

"This will buy him some more walk," said he gravely, "but not much."

I nodded. It seemed all right, this new, strange purchasing power of gold — it *was* all right, by God, and as real as buying bricks——

"I'll go on," said Denton," and send back help. You come after."

"To Mollyhay," said I.

This far I reckon we'd hung onto ourselves because it was serious. Now I began to laugh. So did Denton. We laughed and laughed.

A damn long way
To Mollyhay,

said I. Then we laughed some more, until the tears ran down our cheeks, and we had to hold our poor weak sides. Pretty soon we fetched up with a gasp.

A damn long way
To Mollyhay,

whispered Denton; and then off we went into more shrieks. And when we would sober down a little, one or the other of us would say it again.

A damn long way
To Mollyhay,

and then we'd laugh some more. It must have been a sweet sight!

At last I realized that we ought to pull ourselves together; so I snubbed up short,

and Denton did the same; and we set to laying plans. But every minute or so one of us would catch on some word, and then we'd trail off into rhymes and laughter and repetition.

"Keep him going as long as you can," said Denton.

"Yes."

"And be sure to stick to the beach."

That far it was all right and clear-headed. But the word 'beach' let us out.

I'm a peach
Upon the beach,

sings I, and there we were both off again until one or the other managed to grope his way back to common sense again. And sometimes we crow-hopped solemnly around and around the prostrate Schwartz like a pair of Injins.

But somehow we got our plan laid at last, slipped the coins into Schwartz's pocket, and said good-by.

Old socks, good-by,
You bet I'll try,

yelled Denton, and laughing fit to kill, danced off up the beach and out into a sort of gray mist that shut off everything beyond a certain distance from me now.

So I kicked Schwartz, he felt in his pocket, threw a gold piece away, and bought a little more walk.

My entire vision was fifty feet or so across. Beyond that was the gray mist. Inside my circle I could see the sand quite plainly and Denton's footprints. If I moved a little to the left, the wash of the waters would lap under the edge of that gray curtain. If I moved to the right, I came to cliffs. The nearer I drew to them, the farther up I could see; but I could never see to the top.

One day, without any apparent reason, I moved at right angles across the beach. Directly before me lay a piece of sugar-cane; and one end of it had been chewed.

Do you know what that meant? Animals don't cut sugar-cane and bring it to the beach and chew one end. A new strength ran through me, and actually the gray mist thinned and lifted for a moment until I could make out dimly the line of cliffs and the tumbling sea.

I was not a bit hungry, but I chewed on the sugar-cane, and made Schwartz do the same. When we went on, I kept close to the cliff, even though the walking was somewhat heavier.

I remember after that its getting dark and then light again, so the night must have passed, but whether we rested or walked I do not know. Probably we did not get very far, though certainly we staggered ahead after sun-up, for I remember my shadow.

About midday, I suppose, I made out a dim trail leading up a break in the cliffs. Plenty of such trails we had seen before. They were generally made by peccaries in search of cast-up fish — I hope they had better luck than we.

But in the middle of this, as though for a sign, lay another piece of chewed sugar-cane.

V—The Calabash Stew

I had agreed with Denton to stick to the beach; but Schwartz could not last much longer, and I had not the slightest idea how far it might prove to be to Mollyhay. So I turned up the trail.

We climbed a mountain ten thousand feet high. I mean that; and I know, for I've climbed them that high, and I know just how it feels, and how many times you have to rest, and how long it takes, and how much it knocks out of you. Those are the things that count in measuring height, and so I tell you we climbed that far. Actually I suppose the hill was a couple of hundred feet, if not less. But on account of the gray mist I mentioned, I could not see the top, and the illusion was complete.

We reached the summit late in the afternoon, for the sun was square in our eyes. But instead of blinding me, it seemed to clear my sight, so that I saw below me a little mud hut with smoke rising behind it, and a small patch of cultivated ground.

I'll pass over how I felt about it: they haven't made the words ——

Well, we stumbled down the trail and into the hut. At first I thought it was empty, but after a minute I saw a very old man crouched in a corner. As I looked at him he raised his bleared eyes to me, his head swinging slowly from side to side as though with a kind of palsy. He could not see me, that was evident, nor hear me, but some instinct not yet decayed turned him toward a new presence in the room. In my wild desire for water I found room to think that here was a man even worse off than myself.

A vessel of water was in the corner. I drank it. It was more than I could hold, but I drank even after I was filled, and the waste ran from the corners of my mouth. I had forgotten Schwartz. The excess made me a little sick, but I held down what I had

"Stumbled down the trail and into the hut"

swallowed, and I really believed it soaked into my system as it does into the desert earth after a drought.

In a moment or so I took the vessel and filled it and gave it to Schwartz. Then it seemed to me that my responsibility had ended. A sudden great dreamy lassitude came over me. I knew I needed food, but I had no wish for it and no ambition to search it out. The man in the corner mumbled at me with his toothless gums. I remember wondering if we were all to starve there peacefully together — Schwartz and his remaining gold coins, the man far gone in years, and myself. I did not greatly care.

After a while the light was blotted out. There followed a slight pause. Then I knew that some one had flown to my side, and was kneeling beside me and saying liquid, pitying things in Mexican. I swallowed something hot and strong. In a moment I came back from wherever I was drifting, to look up at a Mexican girl about twenty years old.

She was no great matter in looks, but she seemed like an angel to me then. And she had sense. No questions, no nothing. Just business. The only thing she asked of me was if I understood Spanish.

Then she told me that her brother would be back soon, that they were very poor, that she was sorry she had no meat to offer me, that they were *very* poor, that all they had was *calabash* — a sort of squash. All this time she was hustling things together. Next thing I knew I had a big bowl of *calabash* stew between my knees.

Now strangely enough I had no great interest in that *calabash* stew. I tasted it, sat and thought a while, and tasted it again. By and by I had emptied the bowl. It was getting dark. I was very sleepy. A man came in, but I was too drowsy to pay any attention to him. I heard the sound of voices. Then I was picked up bodily and carried to an outbuilding and laid on a pile of skins. I felt the weight of a blanket thrown over me——

I awoke in the night. Mind you, I had practically had no rest at all for a matter of more than two weeks; yet I woke in a few hours. And, remember, even in eating the *calabash* stew I had felt no hunger in spite of my long fast. But now I found myself

ravenous. You boys do not know what hunger is. It *hurts*. And all the rest of that night I lay awake chewing on the rawhide of a pack-saddle that hung near me.

Next morning the young Mexican and his sister came to us early bringing more *calabash* stew. I fell on it like a wild animal, and just wallowed in it so eager was I to eat. They stood and watched me — and I suppose Schwartz, too, though I had now lost interest in any one but myself — glancing at each other in pity from time to time.

When I had finished, the man told me that they had decided to kill a beef so we could have meat. They were very poor, but God had brought us to them ——

I appreciated this afterward. At the time I merely caught at the word 'meat.' It seemed to me I could have eaten the animal entire, hide, hoofs, and tallow. As a matter of fact, it was mighty lucky they didn't have any meat. If they had, we'd probably have killed ourselves with it. I suppose the *calabash* was about the best thing for us under the circumstances.

The Mexican went out to hunt up his horse. I called the girl back.

"How far is it to Mollyhay?" I asked her.

"A league," said she.

So we had been near our journey's end after all, and Denton was probably all right.

The Mexican went away horseback. The girl fed us *calabash*. We waited.

About one o'clock a group of horsemen rode over the hill. When they came near enough I recognized Denton at their head. That man was of tempered steel ——

They had followed back along the beach, caught our trail where we had turned off, and so discovered us. Denton had fortunately found kind and intelligent people.

We said good-by to the Mexican girl. I made Schwartz give her one of his gold pieces.

We mounted and rode off, very wobbly.

We lived three weeks in Mollyhay. It took us that long to get fed up. The lady I stayed with made a dish of kid meat and stuffed olives ——

Why, an hour after filling myself up to the muzzle I'd be hungry again, and scouting round to houses looking for more to eat!

There were lots of fishing boats in the harbor, and we hired one and a man to run it for next to nothing a week. We laid a course north, and in six days anchored in our bay.

I tell you, it looked queer. There were the charred sticks of the fire, and the coffee-pot lying on its side. We took off our hats at poor Billy's grave a minute; and then climbed over the *cholla*-covered hill carrying our picks and shovels and the canvas sacks to take the treasure away in.

There was no trouble in reaching the sandy flat. But when we got there, we found it torn up from one end to the other. A few scattered timbers, and three empty chests with the covers pried off alone remained. Handy Solomon had been there before us.

We went back to our boat sick at heart. Nobody said a word. We went aboard and made our Greaser boatman head for Yuma. It took us a week to get there We were all of us glum, but Denton was the worst of the lot. Even after we'd got back to town and fallen into our old ways of life, he couldn't seem to get over it. He seemed plumb possessed of gloom, and moped around like a chicken with the pip. This surprised me; for I didn't think the loss of money would hit him so hard. It didn't hit any of us very hard in those days.

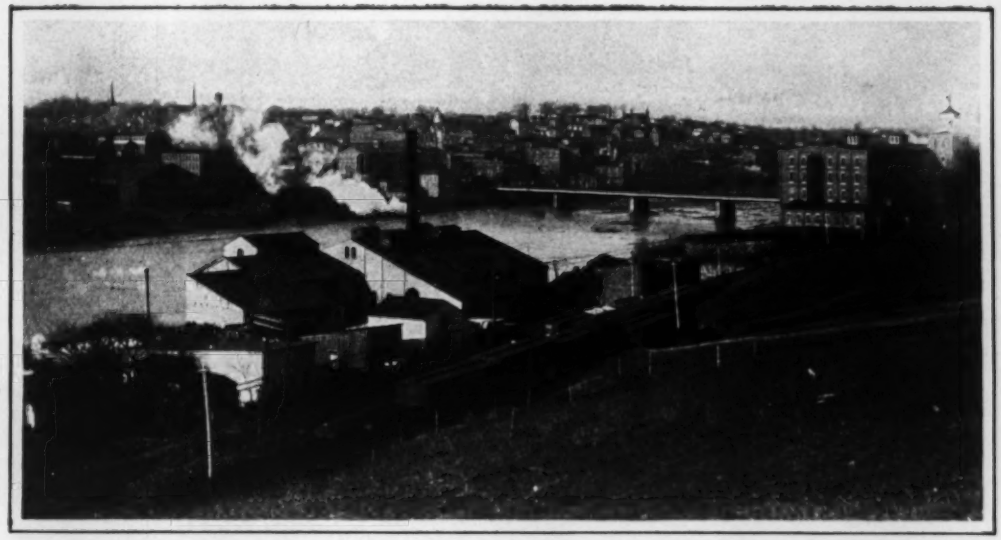
One evening I took him aside, and fed him a drink, and expostulated with him.

"Oh, *h*—, Rogers," he burst out, "I don't care about the loot. But, suffering cats, think how that fellow sized us up for a lot of pattern-made fools; and how right he was about it. Why all he did was to sail out of sight around the next corner. He knew we'd start across country; and we did. All we had to do was to lay low, and save our legs. He was *bound* to come back. And we might have nailed him when he landed."

"That's about all there was to it," concluded Colorado Rogers after a pause, " — except that I've been looking for him ever since; and when I heard you singing that song, I naturally thought I'd landed."

"And you never saw him again?" asked Windy Bill.

"Well," chuckled Rogers, "I did about ten year later. It was in Tucson. I was in the back of a store, when the door in front opened, and this man came in. He stopped at the little cigar-case by the door. In about one jump I was on his neck. I jerked him over backwards before he knew what had struck him, threw him on his face, got my hands in his back-hair, and began to jump his features against the hard floor. Then all at once I noted that this man had two arms; so of course he was the wrong fellow. 'Oh, excuse me' said I, and ran out the back door."



DANVILLE, VIRGINIA, A TOWN UNMADE AND REMADE BY A RAILROAD

THE WAY OF A RAILROAD WITH A TOWN

STORY OF THE STRUGGLE OF DANVILLE, VIRGINIA, WITH THE SOUTHERN RAILWAY

BY

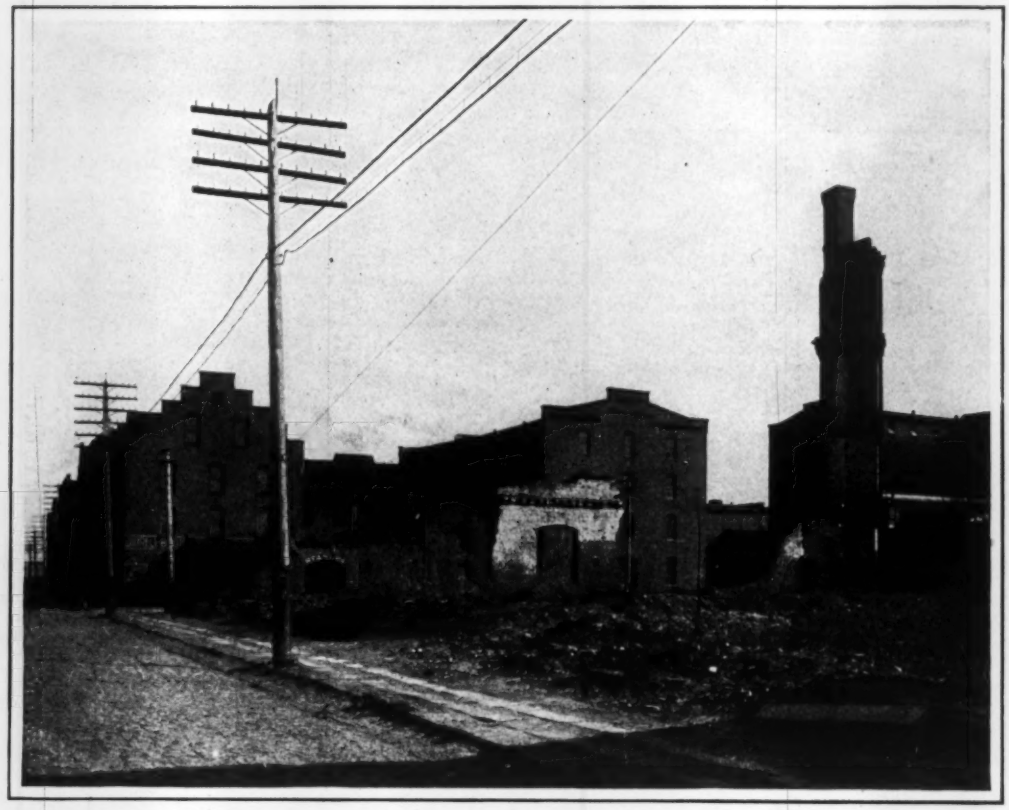
RAY STANNARD BAKER

ILLUSTRATED WITH PHOTOGRAPHS AND A MAP

AT Danville, Virginia, the railroad has ceased to be a nebulous public problem, important but distant, and has become the vital concern of every citizen.

Last spring two different delegations of citizens appeared before the Interstate Commerce Committee of the Senate to explain what was the matter with the town. The first asserted with earnestness, and showed by statistics, that everything was wrong in Danville, that the railroads had ruined the town, and that stringent new laws were necessary to control them; the second with equal ardor asserted that the town was all right, that the railroad "had done a great deal for Danville," and that legislation giving the Interstate Commerce Commission the power to change rates would be injurious, if not disastrous. These two radically opposing views were typical of the positions taken by delegations from every part of the United States: one side fighting the railroads, the other supporting them. And the impression left upon the ordinary listener was usually one of doubt and confusion as to what, after all, had been the real effect of the railroads upon the city or the industry represented.

This is number VI of Mr. Baker's Series, "The Railroads on Trial"



THE DECLINE OF DANVILLE

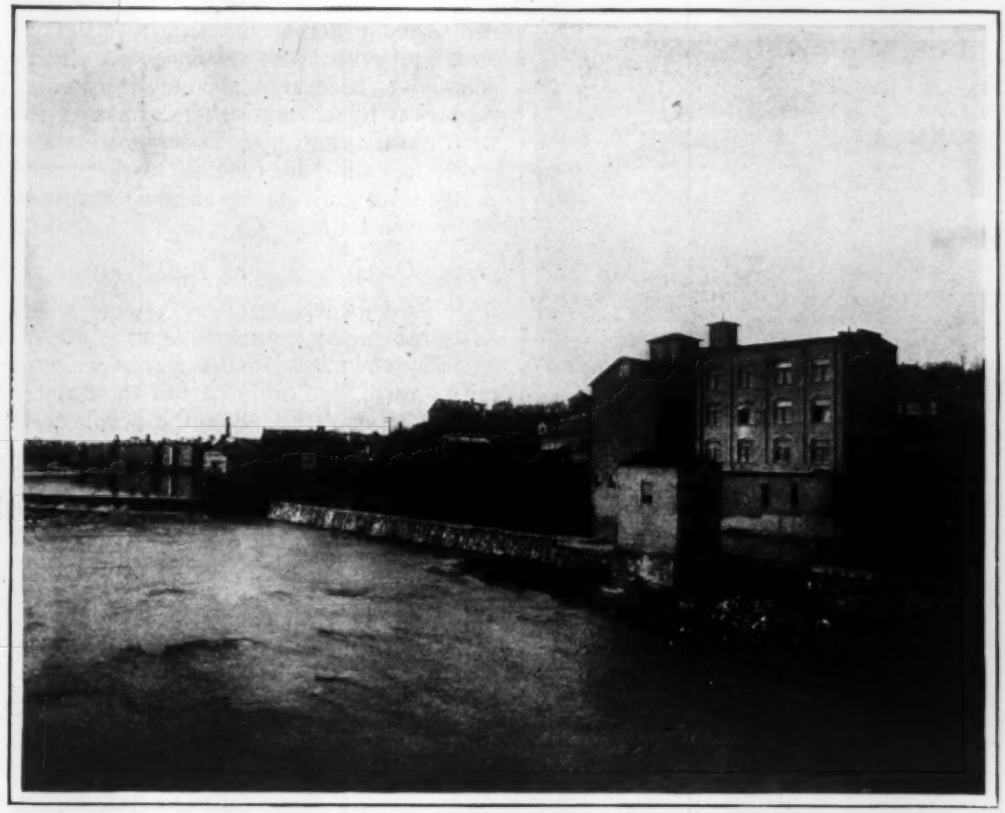
"On many streets of the town loom old tobacco warehouses and factories built of brick . . . . many now vacant and out of repair; some in total ruin . . . . some used part of the year for storage"

It was with the keenest curiosity, then, that I visited Danville to discern, if I could, what really lay behind the arguments of the opposing delegations, and what, after all, had been the influence of railroads, good or bad, upon the town. If we can understand a city like Danville, which differs from other American towns only in the variety and extent of its railroad experiences, we shall go far toward understanding, broadly, the meaning of the railroad problem in this country.

Notable Signs of Decay and Growth

I feel sure that no city could give a first impression more suggestive, or convey outwardly a clearer intimation of its inward conditions. Here, upon a really surprising scale, were evidences of both decay and growth. On many streets of the town loom old tobacco warehouses and factories built of brick, scores of them, many now vacant and out of repair; some in total ruin, burned and never rebuilt; some used part of the year for storage. Huge and grim, they present a curious picture of decay. On the other hand, almost side by side with them, bright new tobacco houses have arisen, much fewer in number but equally as large as the old — for Danville is, and has been for years, the greatest leaf tobacco market in the world: tobacco being the peculiar product of the red-hill farms which surround the city on every side.

Decay is also evident in vacant or partly vacant stores in the business part of the town, and in the lack of such prosperous jobbing houses as one ordinarily expects to find in a city of twenty thousand people. A number of wholesale merchants continue to survive but few of them are successful. On the other hand, nothing could exhale a



THE PROSPERITY OF DANVILLE

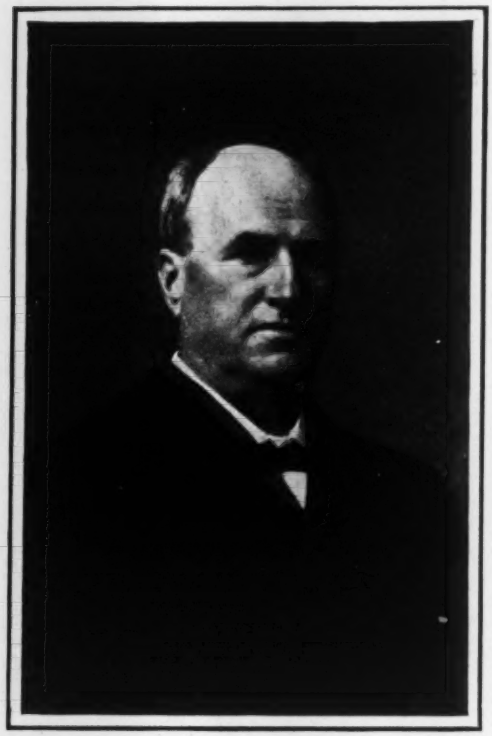
Cotton and flour mills and furniture factories thrive in Danville upon the favor of the railroad, while unfavorable rates have nearly ruined its jobbing industry, injured its tobacco business, stunted its growth and increased its taxation

more vaunting air of well-being than the cotton mills along the Dan River — all bright and new, prosperity beaming from every one of their thousands of windows. Within a few years Danville has come to be one of the most important cotton-milling centers in the South. Other manufacturing concerns, flour mills, a busy furniture factory, a knit-goods enterprise, also give an impression of growth and welfare.

Two Parties in Danville

A further acquaintance soon reveals the fact that the people of the town are divided into two opposing parties. The first includes a very large portion of the population — ninety-five per cent at least — and is led by the city government, the Business Men's Association, and by prominent citizens like Judge A. M. Aiken, of the corporation court, and Eugene Withers, a lawyer and former member of the legislature. This party is anti-railroad and anti-trust. It asserts that the Southern Railway has injured the growth and checked the prosperity of Danville. The other party is small in numbers, but it represents much of the wealth of the town. It is headed by James I. Pritchett, a wealthy miller, doing a business of $900,000. a year; by R. A. Schoolfield, the president and controlling spirit of the cotton mills; by W. P. Boatwright, a prosperous furniture manufacturer; by James R. Jopling, president of the First National Bank; and two or three others. This party of wealth and power stands with the railroad.

Now, it is common enough in every town to find a few rich men and many not so rich, but it is uncommon for the two interests to be so clearly conscious of their relative positions and to discuss so frankly the causes which they believe have operated



JUDGE A. M. AIKEN

For twenty years on the bench at Danville, a leader in the fight on railroad monopoly

in producing such remarkable contrasts of decline and prosperity. In many communities the visitor discovers an unrest which sometimes relieves itself with unreasoning attacks upon what is vaguely known as the "trust evil" or the "money power;" but in few towns will he find the people, as in Danville, calculating with exact figures, facts, even maps and diagrams, the causes which lie behind their business failures and successes. And that is what makes the conditions there so interesting.

Few sections of the South recovered from the prostration of the Civil War more rapidly than southern Virginia, for the reason, chiefly, that its principal crop — tobacco — was abundant and brought ready cash. Danville, Lynchburg, and to some extent Richmond, were the energetic centers of the industry. Danville, especially, owing to its excellent location, attracted able men, and gave promise of becoming a large city. The town then had two railroads, one reaching to Richmond, where the water shipping facilities of the James River connected it with the outside world, and the other, built during the war by the Confederate government, running into North Carolina. Its nearest and only threatening rival was Lynchburg, sixty-six miles to the northwest. Both towns had good water powers, both had tobacco markets, and both did a thriving business upon practically even terms.

How Danville Helped Build Railroads

Shrewd men in Danville, as everywhere else, recognized transportation facilities as the key of industry and the chief cause of city growth. In every part of the country during the 70's and 80's the people were mortgaging their cities and counties to help private railroad builders. When the Virginia Midland road was projected, to run from Washington City to Danville,* the citizens, eager for this new outlet into Northern markets, contributed no less than $400,000. in cash ($100,000. by the city, $300,000. by Pittsylvania county), to the projectors of the enterprise. When the road was completed in 1874, Danville immediately felt its vivifying effects. The town grew rapidly both in population and in wealth.

If such was the effect of railroads, said Danville, why not have more of them? The reasoning seemed good, and when the Danville & Western was projected in the 80's to run to the coal-fields, (where it never arrived) the city cheerfully presented the private builders with $110,000. in cash. In these years of free competition the town outstripped its rival to the north and became a thriving commercial center.

By this time the country was reaching the era of combinations, consolidations, and trusts. Short railroad lines were being connected under single ownerships. Great trunk lines took form. And one day in 1886, Danville awakened to the discovery that its two competing railroads — its only outlet to the markets of the world — had been swallowed up in the system afterwards known as the Southern Railway, which now spreads a network of lines from Washington to the Gulf of Mexico and the Mississippi River.

In the Grasp of Monopoly

Danville thus found itself in 1887 at the mercy of a railroad monoply; the competition which had been the life of its trade had wholly disappeared.

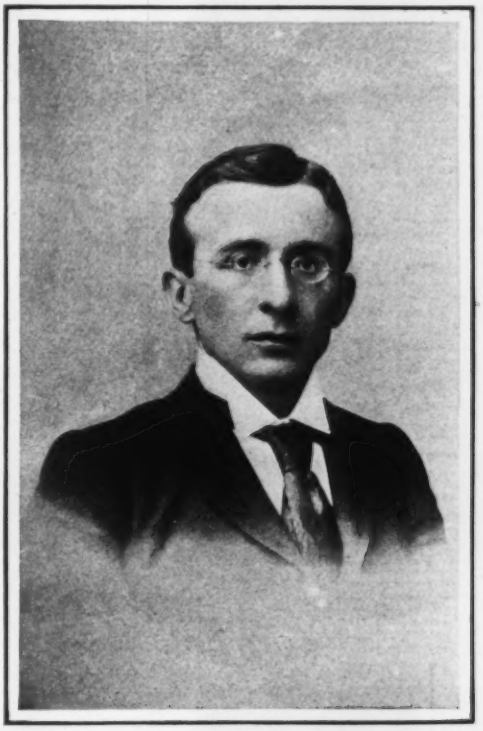
*See map

What was the remedy? Danville did just what scores of other monopolized cities were doing at the same time. It reached out eagerly in search of new competing lines. Promoters suggested a railroad to Norfolk on the sea and Danville was so anxious to have it built that another contribution of $150,000. was raised by the town — *more than enough to build outright all that part of the new railroad which ran through Pittsylvania county.*

The private promoters, having got all the money they could out of the people, finally completed the line — as bad a job of railroad building as they dared to do — and in the early 90's it was opened for business. But this new competition was not long to be enjoyed. When the Atlantic and Danville began to be a real competitor of the Southern, J. Pierpont Morgan and his associates acquired the company under a long term lease, and it became, and is now, a part of the Southern system. Since that time every railroad facility of Danville has been absolutely controlled by the Southern Railway.

When monopoly closed down upon them, the first instinct of the people of Danville was to encourage new railroads. Their experience in the past had been bitter. They had contributed (with the county) over $700,000. to the building of competing lines. The railroad companies in each case had given stock to cover the amount of money raised, and then they had failed, or reorganized — as they intended to do beforehand — and not one cent of the money voted by Danville, or by Pittsylvania county has ever been returned, or ever will be. And Danville is still paying interest on $290,000. of the money borrowed to encourage railroad competition which it does not now have. Nearly a quarter of the entire debt under which the city to-day struggles, is made up of these old railroad loans. "We are paying for our dead dog," is the way one of the citizens put it to me.

These facts may seem extraordinary and unusual, but they are not. Such has been the common experience of cities and counties in every part of the United States. The people of the United States have indeed contributed enough in cash, in bonuses, and in lands (by millions of acres), to build a large proportion of the railroads of the United States. All this money and land has been given to private individuals — the owners of the railroads — and these private individuals now not only regard the railroads as their private property but deny the right of the people to a voice in the control of the vast systems thus built up.



EUGENE WITHERS

Prominent Attorney of Danville and former member of the Virginia legislature, who with Judge Aiken has borne the brunt of the fight

But hope springs eternal! Danville knew of no way of obtaining relief from railroad monopoly but by securing more competition, and in spite of its former bitter experiences, it was willing in 1901, by popular vote of the people, to promise $250,000. more in cash, to help build another competing railroad — a project called the Mount Rogers & Eastern Railroad, which, however, from causes unknown, died before it was born.

Results of Railroad Domination

Let us examine now what railroad monopoly has done in producing the curious contrasts of decline and prosperity in Danville. Fortunately we have all the facts fully set out in hearings and court cases.

A brief study of Danville rates shows two remarkable things

First: Rates on practically all goods shipped into Danville have either not decreased or have actually been raised since the Southern Railway obtained monopolistic power over the city.

Second: Rates on practically all goods shipped out of Danville, with one significant exception, have been made most favorable by the Southern Railway.

only fifty-four cents a hundredweight -- or twelve cents *less* for sixty-six miles *more*.

Why? Lynchburg has railroad competition, while Danville has not. Danville is at the sole mercy of the Southern Railway; while Lynchburg has not only the Southern Railway, but the Norfolk & Western, and the Chesapeake & Ohio, any one of which might have transpo·ted the shoes.

BUYING TOBACCO IN A DANVILLE WAREHOUSE

One of the centers of the tobacco trust, Danville is the greatest market for leaf tobacco in the world

The reasons for this apparent greediness with reference to one sort of freight, and this apparent generosity regarding another sort, when explained, will make clear many of the fundamental whys and wherefores of the railroad problem.

I can best lead up to these reasons by showing the results of monoply in the matter of incoming freights — which include all the food and clothing of the town, the lumber used in its houses, the coal burned as fuel, and so on.

A shoe merchant in Danville buys a stock in New York. It is shipped by sea to Norfolk (see map) and by rail to Danville. He pays sixty-six cents a hundred pounds. In the same car may be an exactly similar shipment for a Lynchburg merchant. The railroad company hauls the car sixty-six miles further, and then charges the Lynchburg man

Surprising Examples of Freight Rates

Take a more remarkable illustration — sugar from New Orleans. Shipped by the Southern, sugar destined for Lynchburg goes through Danville, but Danville must pay forty-three cents a hundredweight while Lynchburg, sixty-six miles *further*, pays only thirty-two cents.

Pork from Chicago to Lynchburg, one thousand miles, pays twenty-seven cents, while to Danville it pays forty cents. If the Danville merchant shipped to Lynchburg on a rival railroad, hoping thus to get competition, he would still use the Southern from Lynchburg to Danville, for which service of sixty-six miles he pays thirteen cents, or nearly half the charge for the thousand miles from Chicago.

In short, railroad rates from every direction to Danville, and on almost every sort

of merchandise — the only exception I could find among thousands of commodities being barreled apples — are from thirty-three per cent to one hundred per cent higher than they are to Lynchburg, and that in spite of the fact that many, if not most of the shipments for Lynchburg pass *through* Danville.

What is the effect of this? Danville has studied its own conditions thoroughly, and has figures to show how the rates affect its prosperity. On flour, for example, a staple of life: Rates on flour from Cincinnati to Lynchburg are twelve cents per hundredweight, to Danville twenty-four cents, just twice as much, the distance by the Southern Railway being shorter to Danville than to Lynchburg. This means, of course, that every loaf of bread bears twice the railroad tax at Danville that it does at Lynchburg.

Fertilizer, a necessity of the tobacco farmer, is shipped from Chicago to Danville at $5.80 a ton, whereas, if it went on sixty-six miles further to Lynchburg, the rate would be only $4.40. In other words, farmers trading in Danville would pay $1.40 more a ton than those trading in Lynchburg — or else the difference would come out of the Danville merchant.

Coal, another necessity of life, pays seventy cents more freight on every ton (from the Pocahontas fields), to Danville than to Lynchburg — or about forty-five per cent. It needs no argument to show that this adjustment not only increases the price of living for ordinary citizens but it discourages manufacturers who would use coal for steam purposes. In testimony before the Interstate Commerce Commission, Danville witnesses gave several specific instances in which manufacturers proposed locating in Danville, but when they learned freight-rate conditions they went elsewhere. I asked the price of anthracite coal for domestic use at Danville: it was $9.00 a ton, while bituminous coal was $6.75 and Pocahontas coal $7.00 and Danville is only a comparatively short distance from the West Virginia coal-fields.

Greenhow Maury, a dealer, gave me an example of freight rates on a specific shipment of salt, another staple, from Akron, Ohio. Coming to Lynchburg it would have paid sixteen cents, to Danville twenty-three cents, or nearly fifty per cent more. Mr. Maury shipped fifteen carloads to a wholesale merchant at Danville. The freight bill was $420. more at Danville than it would have been at Lynchburg.

Story of Two Kitchen Stoves

W. R. Guerrant, a hardware merchant, showed me freight bills on two steel kitchen stoves weighing eight hundred pounds. The rate from Cincinnati to Lynchburg, five hundred miles was $1.76 while from Lynchburg to Danville, sixty-six miles, the rate was $1.84. In other words the Lynchburg merchant would have paid only $1.76 on his two stoves while the Danville merchant paid $3.60. How much chance would a Danville merchant have in competing for trade with a Lynchburg merchant?

Horses shipped from the West by the Southern can be put down at Richmond, one hundred and forty-one miles *further* than Danville, at much less freight. There have been instances in which Danville dealers actually had their shipments billed to Richmond, and when the horses reached Danville, they took them off — secretly of course — and let the cars go on empty to Richmond.

Of course Danville has also experienced many of the lesser impositions of monoply. Shippers have had trouble in getting cars when ordered, they have had long delays in receiving freight, and they have also suffered exasperating passenger train arrangements and poor service in other ways. With no danger of any competitor getting the business the railroad could do as it liked.

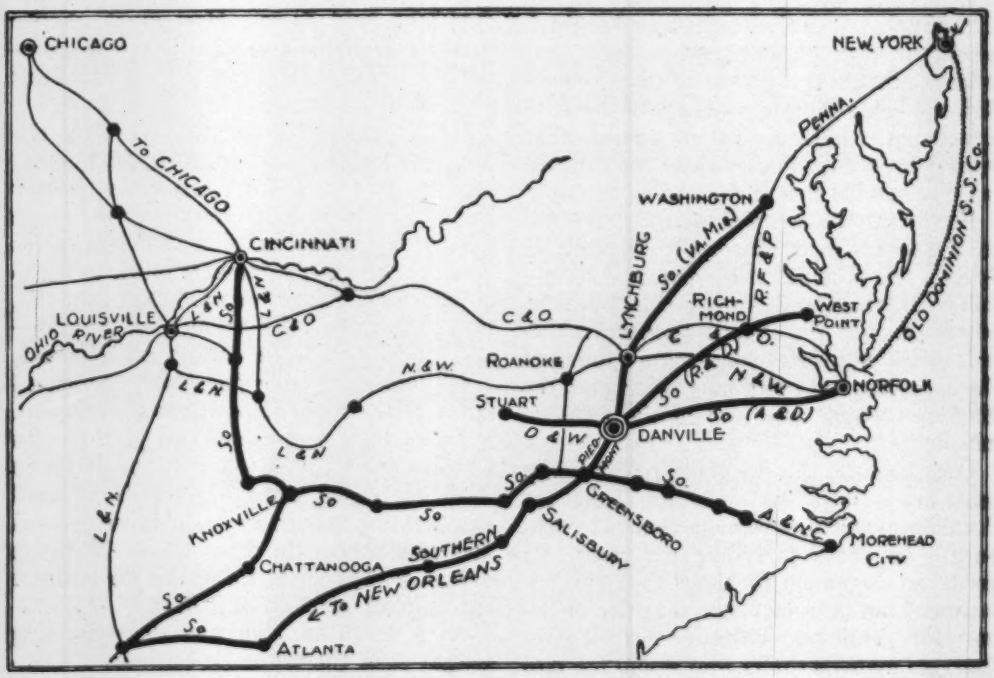
As a result of high and discriminating freight rates the wholesale business of Danville, once thriving and prosperous, has been injured and the retail business has also suffered. Jobbers in other Virginia cities have taken away practically all of Danville's trade, even selling to merchants in smaller villages almost in the environs of Danville. Every commodity in Danville is higher in cost than in other cities, therefore no farmer or any one else trades in Danville if he can avoid it. And every citizen pays the tax of monopoly upon every pound of sugar, loaf of bread, ton of coal, every hat, every foot of lumber.

After a careful investigation the Interstate Commerce Commission said in its report:

> Danville began twenty years ago with a population of 3,000 people, and rapidly developed to substantially its present size; but in recent years and at the present time it finds further development seriously impaired, if not absolutely checked,

by this rate discrimination. Its wholesale merchants are deprived of most of their profitable territory by competition with Lynchburg and Richmond. Every new industry which considers the advisability of locating there is confronted with the fact that it must pay in freight rates a sum from Danville over and above what must be paid from Lynchburg large enough to afford a handsome profit upon many enterprises. Every inhabitant and every property owner of Danville is to an extent injured by this discrimination.

All this accounts for the vacant or partially vacant stores, it also accounts for the road seeks to build up industries on its own line: it also favors the big shipper who can assure so many carloads every year. Cotton mills, for example, would not be built at Danville unless the railroad first made favorable rates. And we find that Mr. Schoolfield has built up huge mills because he can ship his cotton at rates which permit him to compete with other cotton mills in the South. Mr. Pritchett is given a milling-in-transit rate on wheat — in other words, he is allowed



Danville has no railroad except the Southern. Lynchburg, its chief business rival, has three railroads, the Southern, the Chesapeake & Ohio, and the Norfolk & Western. At the close of the war Danville had the R. & D. (Richmond & Danville), and Piedmont Railroads. In 1874 the Virginia Midland Railroad to Washington was opened for business: in the 80's the D. & W. (Danville & Western), was built and in the 90's the A. & D. (Atlantic & Danville), was completed. All of these competing lines have been consolidated in the Southern Railway.

rise of the anti-railroad party among the people, and the fact that the city government, the Business Men's Association, and many prominent citizens are waging a hard fight for new laws to control railroad rates.

Where the Railroads Smiled

So much for the rates on incoming freight as fixed by the monopoly — they have tended to kill the town. What about outgoing freights? The chief outgoing freights are cotton goods, furniture, flour, and tobacco. Let us consider these separately. A railto stop wheat in Danville, grind it in his mill, and send the flour on at the remainder of the rate. If he had not that rate he could not thrive; but he does thrive; he is highly prosperous. And both of these gentlemen chiefly use for their power, not the coal which bears such high freight rates, but the water of the Dan River, upon which no railroad has a monopoly. Mr. Boatwright gets good rates on his furniture; so he is prosperous. Here is a curious fact: furniture can be shipped from Mr. Boatwright's factory at Danville, to Northern cities, much cheaper than it

can be shipped from the North to the retail merchants at Danville. In other words, by the favor of the railroad, Mr. Boatwright is enabled to get his furniture out of Danville at a low rate so that he can compete with other manufacturers; but furniture shipped in and bought by the people of Danville (who can't escape) must pay the high rates.

Why Tobacco Rates Are High

The significant exception to this rule for outgoing freights is tobacco. On tobacco, Danville is discriminated against as compared with Lynchburg or Richmond exactly as it is on its incoming freights. For example, the Southern Railway takes tobacco from Richmond to Louisville, Kentucky, for twenty-four cents a hundred pounds, while the charge from Danville, one hundred and forty-one miles nearer Louisville, is forty cents, *or nearly seventy per cent more for one hundred and forty-one miles less distance*, and the cars carrying the tobacco go through Danville on their way West. Of course the Southern makes this rate to meet the rate of the Chesapeake and Ohio, which has the short line from Richmond to Louisville. Of these strange tobacco rates the Interstate Commerce Commission says:

> It appears from the testimony that it has been possible to ship tobacco from Danville to Richmond, store it for a time at Richmond, and send it along to market upon the same rate that it could have been shipped from Danville itself in the first instance, although the first carriage from Danville to Richmond was by the Southern and the final shipment from Richmond may have passed back through Danville over the same line.

Why is this? Because tobacco is grown by farmers around Danville who *must* ship from Danville. The farmer cannot move his farm and in his necessity he is at the mercy of the railroad monopoly.

It is plain, now, why the rich men of Danville — the manufacturers and to some extent the bankers — stand with the railroads. It is purely selfish: They get favoring rates and they stand by the monopoly. If they did not, a very little change in a rate, might destroy their business. And the friendlier they are, the more favors they are likely to get. Mr. Pritchett said to the Senate Committee:

"In my past experience of twenty odd years in business I have found the officials of that road (the Southern) always willing to listen to our troubles and in a great many instances to take care of us."

Mr. Pritchett not only gets favorable rates, but he is a director of one branch of the Southern Railway.

Thus the two committees went to Washington last spring. The committee of citizens went at its own expense, to complain of the oppression of the monopoly. The committee of rich manufacturers and bankers was called together by a director of one of the branches of the Southern Railway, and the members traveled on passes.

In other words, the Southern Railway monopoly has taken its high profit where it had the power — from the people, the workers, the farmers of Danville who *can't escape*, and it has given good rates to the rich manufacturers *who could escape*, if necessary.

What has been the result of this condition upon Danville?

The citizens of Danville show by accurate figures that while Lynchburg has grown rapidly the population of Danville (not counting suburbs admitted), has increased comparatively little since the railroad monopoly fastened upon the town. Another barometer of prosperity is the valuation of real estate: Up to 1887 — the year of monopoly — the increase in value was rapid. In 1885 it was $5,511,097. In 1890 it had *decreased* to $5,170,928. In 1900 it had increased to $6,828,760., but this was caused largely by the addition of over $1,000,000. of cotton-mill property which had been exempt for ten years from any taxation whatever. In 1904 the taxable values had decreased again to $6,521,005.

High Freight Rates: High Taxes

At the same time that values decreased the tax rate has gone up steadily — for the city must still, in addition to many other expenses, pay interest on its contributions toward the building of the various branches of the Southern Railway. This table will show how the tax rate has gone up since railroad monopoly came:

Tax rate	from	1884	to	1890,	$1.12½	for	$100.
"	"	"		1891 to 1896,	1.37½	"	"
"	"	"		1897 to 1901,	1.35	"	"
"	"	"		1902 to 1906,	1.40	"	"

"We hear the argument of the railroads," says Eugene Withers, one of the spokesmen of the citizens' committee, "that governmental rate-fixing will confiscate railroad

property: but we don't hear anything at all about how the railroads now confiscate the people's property."

While I am on the subject of taxation it is interesting to consider how the Southern Railway is bearing its public burden. The city has contributed $360,000. in cash to building various railroads now owned by the Southern; the total assessment of all railroad property in Danville is only $151,801. *In other words the Southern Railway is to-day paying taxes on less than half as much value as the city has contributed to it in cash.* And while Danville still pays interest on $290,000. of its bonds voted to help build the railroad, the railroad pays taxes on an assessment of only $151,801.

Tobacco Trust Works Hand in Hand With Railroad

It is proper here to consider one other influence which has worked with the railroad to change the destinies of Danville; for the railroad, despite its discriminating rates, has not been the only agency in the making-over of the town. As I have said before, the chief product of all the country round about Danville is tobacco. Now the tobacco trade of the world is practically controlled by the American Tobacco Company — the "Tobacco Trust." The trust is so powerful that it not only controls the price to be paid the farmer, but dominates the price of the manufactured product to the consumer. As a result the Dukes and Brady and Dolan and Ryan, (the same Ryan who bought the controlling stock of the Equitable Life Assurance Society), of the trust, have grown enormously wealthy. Since the trust entered Danville it has driven out nearly all the independent leaf dealers; many of their factories stand vacant or in ruin. In this work the trust has undoubtedly been assisted by the Southern Railway, for the freight rates on tobacco, as I have already shown, are highly discriminating against Danville. A few years ago there were twenty-seven tobacco manufacturers in Danville; now there are four. These results have been accomplished by the usual methods of the trust — by purchasing or crushing rivals, by railroad favoritism, by the use of machinery, and other devices of superior economy.

What has been the result upon the producing farmers?

Tobacco is practically the only cash crop of the Danville neighborhood. It has been bringing, during the past six years from seven to ten cents a pound. Now, it costs from eight to more than nine cents a pound to grow tobacco. In other words, the farmer has been putting in his work and selling his only cash crop practically at cost. He has barely paid himself for his labor and fertilizers and in many cases has had to let his land deteriorate by over-cropping. And yet, after wide inquiries among many people, I arrived at the conclusion that the farmers generally were better off now than they were even in the earlier days of the trust. Why? Not because of their tobacco crop, but in spite of it. Formerly the farmers raised practically nothing but tobacco, sold the crop for cash, and purchased in the towns all the necessaries of life. But of recent years they have begun to diversify their products, to raise cattle, hogs, wheat, and corn, so that they now more nearly feed themselves. Moreover, they have nearly rid themselves of the old, wasteful negro labor — not from desire, but from necessity. It is not uncommon now to see the white farmer and all his children working in the fields, while the little negroes of the neighborhood are going to school.

Tobacco Farmers Try to Form a Trust

It is by economy and hard work then, that the tobacco farmer is getting ahead. In the week that I visited Danville, the farmers, who have an organization known as the Bright Tobacco Growers' Association, held a great meeting in Danville and discussed plans for retaining their crop and marketing it by the co-operative system, hoping thus to force better prices from the trust.

In other words, the farmers are trying to form a growers' monopoly to meet the manufacturers' trust. If they succeed both trusts will get more profits — and the consumer will have to pay the bills. Two trusts thus leagued together will be far more dangerous than one. But it is not likely to succeed. Such a device is merely an attempt to fight the tobacco trust in its own field, the field of finance, of which the Ryans and the Dukes are past masters. The trust has more money than the farmers, and it could, if necessary, cease to buy in the Danville market, until the farmers were forced to sell.

It will thus be seen that the tobacco growers, who really form the backbone of the prosperity of all that region, are in no enviable

position. The tobacco trust keeps the price just high enough to tease the grower into continued production, but not high enough to yield him any appreciable profit beyond the bare payment for his labor. On the other hand the railroad trust, by charging the high rates of monopoly on every commodity the farmer consumes: flour, meat, lumber, coal, hardware, also takes great profits out of him. One of these growers said to me:

"They get us going and coming."

In the same week that the farmers held their great meeting at Danville to discuss means for shaking off the oppression of the trusts, the local paper published a brief resume of the report of the American Tobacco Company for 1905. A tobacco man handed the clipping to me with the remark:

"That explains it."

This report showed that the *net earnings* of the trust, which so squeezes the Danville farmer, were $25,212,285. for the year 1905 — a single year — an increase of nearly $3,000,000. over 1904. And no trust has watered its stock more notoriously than the tobacco trust. It is to-day earning dividends on enormous amounts of paper securities.

In exactly the same way the Southern Railway has been highly profitable, despite immense issues of watered stock.

Who Are Really Prosperous in Danville?

It will thus be seen that every moneyed interest concerned in the Danville situation — the railroad owners, the tobacco trust, and the favored manufacturers — have been highly prosperous, while the producer and the consumer — in other words the people who do the actual work — have had to bear heavy burdens of excessive freight rates and of prices manipulated by the trusts, to say nothing of constantly increasing taxation.

The manufacturers at Danville assert that the enterprises of Danville are larger than ever before, that more money is invested there, that the profits are greater, that more freight is being shipped every year, and that the banks do a more extensive business. This is probably true to the last word. The same view was presented by the manufacturers at Washington last spring, and to one unfamiliar with actual conditions it looks like a rosy picture.

But what is the true standard of growth and prosperity in a town? Does it lie in the total cash invested, in the bank clearings, or in the great wealth of a few manufacturers or bankers? Or, does it lie in the contentment and prosperity of the whole people? Is the town a better place to live in? Does it measure success by the production of good men or of yards of cotton cloth?

Freight Rates and Quality of Citizenship

I was greatly struck with the words of Judge Aiken upon this very point. Perhaps no man in Pittsylvania county has a wider acquaintance with conditions and men.

"The long continuance of this condition has affected our citizenship," he said. "I have been on the bench for twenty years, and I can perceive it in the selection of juries."

Looked at from the money point of view, the cotton mills of Danville are a wonderful success: they pay big profits to their owners. But these cotton mills also employ men and women at low wages and work them long hours. Children by hundreds swarm in the mills, getting no opportunity for education, their physical and moral and intellectual vitality stunted and sapped before they come of age. Yet these children are the future citizens who will help govern the country; and this is the training which society permits them to obtain. At the company's new mill, which is just outside the city of Danville, there exists not only the familiar abuses of child and woman labor, through long hours at low pay, but the employees live in company houses, and trade at the company's truck store. After paying rent to the company and grocery bills at the company's store, these workmen rarely see much cash.

We may now begin to see why the great proportion of people in Danville, led by the city government, are anti-railroad and anti-trust, and why they sent a committee to Washington to protest and demand laws to control railroad monopoly. On the other hand we can see why the few rich men, who are growing richer every year, went to Washington and supported the railroad monopoly, and declared that Danville was more prosperous than ever before. And it *is* more prosperous — for six, or twenty, or perhaps even one hundred men, but for the remainder of the population it is far less prosperous.

When the news came to Danville that six manufacturers and bankers had gone to Washington to support the railroads, the people were so much stirred that they called

a great mass-meeting at the court-house — one of the most remarkable gatherings in the history of the town. So bitter was the feeling aroused, that it was only the council of cooler heads that prevented severe denunciations of abuse. Here was the town trying to escape from the burden of railroad monopoly; and here were six citizens of the town, who, because they received favoring rates, and were personally prosperous, were willing to prevent their neighbors from obtaining any relief. One of the speakers at the meeting, Mr. Withers, thus expressed it:

"It is not a question between the two committees. If certain businesses are satisfied with the rates given them by the Southern Railway, why should they interfere with those who are not satisfied with the rates?"

One of the first things a visitor at Danville is prompted to ask is, "Why don't you complain to the Interstate Commerce Commission? Why don't you carry your grievances into the courts?"

That is exactly what Danville has done: few other American cities have conducted a longer or a more persistent fight. No part of the Danville story, indeed, is more important or significant than this.

There are three stages in the popular struggle against monopolies and trusts. First comes the attempt to introduce more competition, or to prevent monopoly by law. The whole country has for years been in this stage of development. Laws have been passed — the Sherman anti-trust act is a good type — to prevent combinations. They have been unfruitful. Sometimes they have changed the form of a trust, but the essence of the monopoly — ownership by a few friendly interests — remains. The Northern Securities Company, for example, a trust owning the Northern Pacific, the Great Northern, and the Burlington railroads, was thus broken up, but the three roads remained as before in the hands of J. J. Hill and they are no more competitors to-day than they were when the Northern Securities Company was in existence. In the efforts to stimulate competition the state of Kansas sought, with futility of course, to meet the Standard Oil monopoly by organizing an independent State refinery. It is as Commissioner Prouty says: "You can't make railroads compete when they don't want to and don't have to." Many of the people of the United States are still laboring under the delusion that competition may be forced and that trusts may be "busted."

The second stage accepts the trust or the monopoly as inevitable — indeed, as a good thing in so far as it cheapens production and simplifies administration. In other words, instead of seeking to *prevent monopoly* the people advocate the *control of monopoly*. That is the exact meaning of the present demand for railroad legislation. In its essence it is this: Let the railroads combine, but control them by giving the government power to fix the rates.

In the third stage the people assume the impossibility of governmental control of trusts and monopolies and demand outright governmental ownership. Chicago is now at this stage in connection with its street car service: and many people, seeing the difficulties involved in regulating the railroads, are now demanding complete governmental ownership.

Danville excellently illustrates this development from stage to stage. Perceiving the utter impossibility of securing by private effort further competition for the Southern Railway, the town turned with hope to the government. Here was the Interstate Commerce Commission provided for just such emergencies; its avowed purpose was to work justice between the railroads and the people. One of the early cases brought before the Commission after its establishment in 1887 was a Danville case, but it was not until 1899 that the entire town took up the fight in earnest. Hearings were held at both Danville and Washington and the situation of the town in regard to rates was clearly set forth. Mr. Prouty wrote the decision of the commission, thirty-four printed pages. It was a complete victory for Danville. The decision said:

Interstate Commerce Commission Decides in Danville's Favor

. . . . The Southern Railway, by virtue of the fact that it has obtained possession of and now controls the avenues of communication by rail between the city of Danville and the outside world, has no right to deprive that community of the competitive advantages which the enterprise of its citizens in one way or another has secured, and upon the strength of which business conditions have grown up; it must recognize the geographical position and the commercial importance of Danville.

Finding the rates at Danville discriminatory as compared with Lynchburg the commission gave the railroad two and one-half months to make the necessary adjustments — all of which brought the greatest joy to the city.

But did the Southern Railway obey? It did not. It waited as long as possible, then obtained a rehearing of the case, at which the officials presented a mass of testimony to show why rates were so much higher at Danville than at other Virginia cities and what great losses the railroad would suffer if they reduced the Danville rates in accordance with the opinion of the Commission. They asserted, in short, that the low rates at Lynchburg were caused by competition while the rates at Danville were not, in themselves, unreasonably high.

Again Mr. Prouty wrote the decision of the Commission — a singularly vigorous and able document. Again the position of the city of Danville was sustained. After showing that Danville was paying not less than $50,000. a year more than would be paid if as low rates were accorded to it as to Lynchburg, Mr. Prouty said:

> It is idle to suppose that Danville can long continue the active competitor of Lynchburg under these circumstances. Enterprises already established there may continue for a time; special conditions like its water power may give to it permanently special lines of business, but, as a whole, Danville must cease to be a competitor of Lynchburg.

Of the claim of the Southern that it was not earning dividends on its $120,000,000. common stock, the decision said:

> This common stock was issued as a part of a reorganization scheme under which the Southern Railway Company came into existence. It does not appear that the persons to whom this stock was originally issued ever paid one dollar in actual value for it. It simply appears that the stock is outstanding. This is not enough. Something more is needed when a claim of this kind is set up than the mere fact of the existence and amount of capitalization. It does not rest in the whim of a reorganization committee in Wall Street to impose a perpetual tax upon that whole southern country.

Mr. Prouty on the Railroads and the People

And finally, Commissioner Prouty laid down certain broad, fundamental principles regarding the relationship of the railroads to the people:

> The Southern Railway is of great benefit to the territory which it serves, and the money invested in that enterprise is entitled to the most careful protection; but the property of the citizens of Danville is just as sacred as are the securities of that company. . . .
>
> This is not a question of revenue altogether. It is a question, to an extent, of right and wrong. The beggar upon the street has no right to steal merely because he is hungry; nor has the Southern Railway a right to do an unlawful act simply because it needs revenue. The state of its revenues has a bearing upon the lawfulness of the act, but is not conclusive.
>
> Railway managers are prone to assume that, in the adjustment of their rates, only the interest of their own properties must be considered. Mr. Culp was asked what weight he gave to the interest of the city of Danville, to its proximity to Lynchburg, to the fact that it was a competitor of Lynchburg, and his reply in effect was, none. This is neither just nor lawful. Railways are public servants and subject to public control. In the exercise of that control the public has enacted that they shall not unduly discriminate in favor of one locality against another, and that they shall not charge more for the short than for the long haul under similar circumstances and conditions. The Supreme Court has declared that in determining what are similar circumstances and conditions, and what is undue discrimination, reference must be had to the interest of all parties, not merely the railway. After considering all the circumstances and conditions in the present case we have sustained the complaint of the city of Danville, and have indicated in a general way those changes in rates which should be made.

Danville, having been twice victorious before the Commission, now expected relief. It waited for changes in its rates. None was made. Indeed, through changes in classification about that time, rates were actually increased on many commodities. The Southern Railway paid no attention whatever to the Interstate Commerce Commission, and Danville continued to pay the high freight rates. The next year, 1901, the Commission went into the courts to enforce its order. A railroad is perfectly at home in the courts; it has trained, high-grade legal talent and plenty of money, and the more delay the better, because in a few months time a town like Danville would pay in extortionate rates more than enough to cover any amount of litigation. The case dragged, therefore, until August, 1902, when the federal court decided in favor of the Southern Railway and overturned the decision of the Commission. The case was then carried to the Circuit Court of Appeals where nearly a year more of time

was consumed, and the railroad again won the case. At this point the Interstate Commerce Commission stopped fighting and the rates are unchanged to-day at Danville.

What Is the Railroad Position?

Now, I do not wish to infer that the Southern Railway has adjusted the Danville rates out of spite. The Southern Railway is on its part and in its way a victim of competitory conditions, and it was the setting forth of these conditions which won the case in the federal courts. Rates at Lynchburg are forced down by competition and are therefore beyond the control of the Southern Railway, acting alone. In order to make up for low rates at towns where competition exists the Southern Railway exacts high rates at towns where it has a monopoly. In other words, Danville must be made to help pay Lynchburg's freight. Considering only the dividends of the railroad this sort of an adjustment may be necessary, and the courts may sustain it; but does that make it right or just either to Lynchburg or to Danville? Are towns created for the profit of highway owners, or are highways built to serve the towns? The railroad asserts that it is powerless to adjust present conditions so as to do justice between such towns as Danville and Lynchburg, but when it is proposed to create a government tribunal with power to secure that justice, the railroad fights the proposition, as it is fighting it now in Congress.

The long struggle before the Commission and in the courts has cost Danville not only money, but the free services of several of its ablest lawyers — to no purpose. It is therefore not wise to suggest in Danville that there is law enough ("if it is enforced"), or that the Interstate Commerce Commission has enough power, or that the courts may be relied upon to give justice under the present laws. It is for this reason that the citizens' committee appeared at Washington demanding rate legislation. If new laws are not passed, giving such towns as Danville an ordinary opportunity to secure ordinary justice, then it is not impossible that Danville and other localities similarly situated will be found demanding the final remedy — governmental ownership.

Having failed in getting relief either through their own private efforts or from the Interstate Commerce Commission and the courts, what remained to the citizens of Danville?

Well, politics.

Taking the Problem Into Politics

Railroad men have urged that industrial questions should be kept out of politics and have pictured the danger of "political meddling" with the railroads. But when the American is shut off from relief from what he regards as evils in every other way, he turns, finally, to his last and greatest weapon, the ballot. So he has turned in Wisconsin, Iowa, Kansas, Texas, and many other states, where the railroad problem is being decided by vote.

In Virginia, conditions are somewhat different, at least upon the surface. All over the South the negro question has served to obscure new issues and prevent new party alignments. The result has been that most of the contests have centered within the Democratic party and few really vital issues have been discussed.

Last fall there was a state election in Virginia. I asked many different men what were the issues involved: every one of them hesitated, evidently puzzled, and the answer in each case finally narrowed down to this, as one citizen put it:

"Why, the candidates cussed and discussed each other. It was a personal fight between Governor Montague and Senator Martin."

Thus in the face of great problems affecting the very life of every citizen the people did not insist upon knowing in detail how the candidates stood upon the railroad and trust questions, but allowed them to go into office after a campaign of meaningless personalities.

But the people of Virginia have, in reality, been in advance of the politicians. When a convention was called in 1901 to revise the State Constitution, the real sentiment of the state was found to be so thoroughly aroused that in spite of the opposition of railroads and other corporations, clauses were placed in the new constitution providing for a corporation commission with full power to regulate the railroad rates. Changes were also made in the system of taxation by which the railroads bear more nearly their just share of the burden, and the giving of railroad passes to public officials was forbidden.

In securing such new provisions in the Constitution, the story of the experiences of Danville, presented in the form of petitions, and in a very able speech by Mr. Withers, played no small part in settling the minds of the convention: so that, in one way, after all, the fight of Danville has had its effect.

Provisions in the new Constitution have helped within the state of Virginia, but inasmuch as the great bulk of railroad business is interstate, such conditions as those at Danville remain practically unchanged.

Evidences now indicate that the negro problem has been settled, so far as the franchise is concerned, and that an era of new vitality has dawned in Virginia politics. The time is coming when the people will insist upon knowing, not only the personal qualities of its governors and congressmen, and especially its United States Senators, but it will also find out definitely and exactly who these men propose to represent — the railroads and the trusts, or the people. If Senator Martin, of Virginia, for example, is not right upon the railroad questions from the point of view of Danville, isn't it largely the fault of Danville? Until the people in each state follow up their senators and find out what they stand for, and then hold them to their positions, they will get little progressive legislation in Congress. When Minnesota elected Senator Clapp — who had for years been a railroad attorney — they not only asked him what he stood for, but got his promise in writing that he would support a rate regulation law.

Of course the railroad has great influence within Danville, as in other towns. Several of the branch lines of the Southern Railway still maintain a corporate existence. They must have Virginia directors — merely nominal officers, of course, without power. Eight or ten of these directorships are scattered among the citizens of Danville, presumably where they will do the most good. Each director gets an annual pass. Here, at the start, is a nucleus of a railroad party in Danville. The head of the cotton mill company is one of these directors, the head of the flour mill company is another; both were members of the committee which went to Washington to tell the Senate that railroad conditions in Danville were all right, and that no more legislation was needed.

Conclusions From the Danville Case

I have thus endeavored to give a clear idea of what conditions are in Danville. A few points in conclusion, should be emphasized.

Is it right that the Southern Railway, having a monopoly, should charge high rates at Danville to make up for the low competitive rates at Lynchburg? Should Danville help to pay Lynchburg's freight rates? The Southern Railway admits making a profit on its Lynchburg business, even at the low competitive rates: why, then, should Danville be required to pay from thirty to one hundred per cent more profit?

Is it right that the very life of a town in Virginia should be in the hands of private individuals in New York city or elsewhere, who have no sympathy with Danville, and are working, not for justice, but for private profit?

Railroads are public highways which all people have a right to use upon equal terms. Is it right for the Southern Railway, upon any excuse whatever, to deny the people of Danville this equality upon the public highway?

Is it right that the Southern Railway, having deprived Danville of competition, should now plead its own wrong in defense of high rates at Danville and low rates at Lynchburg? If the beggar on the streets has no right to steal money because he is a beggar, has the Southern Railway a right to do a wrong merely because it needs revenue?

Is it right that a railroad which objects so strongly to the confiscation of its property, should be allowed to depreciate the value of property in towns where it has a monopoly?

The railroad says that such adjustments as those between Lynchburg and Danville are fixed by competitory conditions beyond its control. If the railroad cannot itself cure such injustice, why should not the governmental commission be empowered to do it?

Is it right, finally, that there should be no power in this country strong enough to prevent railroad injustice and railroad discriminations like those existing in Danville?

TIMED TO AN AFRICAN CHANT

BY

ROSALIE M. JONAS

Piny woods, piny woods,
Oo!
Black lak night-time,
Oo!
Red sun sottin' thoo,
Win' er moanin' —
Oo! — oo!

Creepin' on, creepin' on,
Oo!
What dat hidin'?
Oo!
Da, by dat da Bayou!
Crawlin', crouchin,'
Oo!

In de dawk, in de dawk,
Oo!
I done knows him!
Oo!
Nigger — but white face too
Mine an' his'n,
Oo!

"Whar yer gwine? Whar yer gwine?'
Oo!
I done call him,
Oo!
"Come outen dat bamboo——
Mammy callin,''
Oo!

* * * * * *

Oh! ma Gawd! Oh! ma Gawd!
Oo!
I done *trap* him!
Oo!
Dat white-cap "false-face'' crew,
Dey done cotch him,
Oo!

Hyar dey come! Hyar dey come!
Oo!
Shoutin'! Stompin'!
Oo!
Christ! what dey gwine do
Wid *Rope* an' *To'ches?*
Oo!

Ropin' him! Ropin' him!
Oo!
Pilin' kin'lins,
Oo!
Hell-fire burnin' blue
Light dem "false-face,"
Oo!

Dat er one! Dat er one!
Oo!
Ain't I knows hit?
Oo!
Gwine ter burn *him — you?*
He own *Fader!*
Oo!

Fader's son! Fader's son!
Oo!
Gawd done mark him,
Oo!
Nigger — but white face too —
Sin lak Fader,
Oo!

* * * * * *

Piny woods, piny woods,
Oo!
Fire dyin'
Oo!
Moans er moanin' thoo, —
Dead man's moanin' —
Oo! — oo!

Robin Goodfellow — His Friends

by

Rudyard Kipling

Illustrated by André Castaigne

II

On the Great Wall

When I left home for Lalage's sake
By the Legions' Road to Rimini
She swore her heart was mine to take
With me and my shield to Rimini —
(Till the Eagles flew from Rimini.)
And I've tramped Britain and I've tramped Gaul
And the Pontic shore where the snowflakes fall
As white as the neck of Lalage —
As cold as the heart of Lalage!
And I've lost Britain and I've lost Gaul
(the voice seemed very cheerful about it,)
And I've lost Rome, and worst of all
I've lost Lalage!

THEY were standing by the gate to Far Wood when they heard this song. Without a word they hurried to their private gap and wriggled through the fence almost atop of a jay that was feeding from Puck's hand.

"Gently!" said Puck. "What are you looking for?"

"Parnesius of course," Dan answered. "We've only just remembered yesterday. It isn't fair."

Puck chuckled as he rose. "I'm sorry, but children who spend the afternoon with me and a Roman Centurion need a little settling dose of magic before they go to tea with their governess — Ohe, Parnesius!" he called.

"Here, Faun," came the answer from Volaterrae. They could see the shimmer of bronze armour in the beech crotch, and the friendly flash of the great shield uplifted.

"I have driven out the Britons," Parnesius laughed like a boy. "I occupy their

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high forts. But Rome is merciful! You may come up!" and up they all three scrambled.

"What was the song you were singing just now?" said Una, as soon as she had settled herself.

"That? Oh, *Rimini*. It's one of the tunes that are always being born somewhere in the Empire. They run like a pestilence for six months or a year, till another one pleases the Legions, and then they march to that."

"Tell them about the marching, Parnesius. Few people nowadays walk from end to end of the country," said Puck.

"The greater their loss. I know nothing better than the long march when your feet are hardened. You begin after mists have risen, and you end, perhaps, an hour after sundown."

"And what do you have to eat?" Dan asked promptly.

"Fat bacon, beans, and bread, and whatever wine happens to be in the rest-houses. But soldiers are born grumblers. Their very first day out, my men complained of our water-ground British corn. They said it wasn't so filling as the rough stuff that is ground in the ox-mills. However, they had to fetch and eat it."

"Fetch it? Where from?" said Una.

"From that newly-invented water-mill below the Forge."

"That's Forge Mill — *our* Mill!" Una looked at Puck.

"Yes, yours," Puck put in. "How old did you think it was?"

"I don't know."

"It was pretty old a thousand years back," Puck said.

"It was new in my day," said Parnesius. "The men looked at the flour in their helmets as though it had been a nest of adders. They were only trying my patience. But I addressed them, and we became friends. To tell the truth, they taught me the Roman step. You see, I'd only served with quick-marching auxiliaries. A Legion's pace is altogether different. It is a long, slow stride that never varies. 'Rome's Race — Rome's Pace' as the proverb says. Twenty-four miles in eight hours, neither more nor less. Head and spear up, shield on your back, cuirass-collar open one hand's-breadth, and that's how you march through Britain."

"And did you meet any adventures?" said Dan.

"There are no adventures south the Wall," said Parnesius. "The worst thing that happened me was having to appear before a magistrate near Lindum, where a wandering philosopher had jeered at our Eagles. I was able to show that the old man had deliberately blocked the road, and the magistrate told him, out of his own Book, I believe, that, whatever his Gods were, he should pay proper respect to Rome."

"What did you do?" said Dan.

"Went on. Why should *I* care for such things, my business being to reach my station? It took me twenty-six days.

"Of course, the farther north you go, the emptier are the roads. At last you fetch clear of the forests, and climb bare hills, where wolves howl in the ruins of our cities that have been. No more pretty girls: no more jolly magistrates who knew your Father when he was young, and invite you to stay with them: no news at the temples and way stations except bad news of wild beasts. That's where you meet hunters, and trappers for the Circuses prodding along chained bears and muzzled wolves. Your pony shies at them, and your men laugh!

"The houses change from open villas to shut forts with watch-towers of gray stone, and great stone-walled sheepfolds, guarded by armed Britons of the North Shore. In the naked hills beyond the naked houses, where the shadows of the clouds play like cavalry charging, you see puffs of black smoke from the mines. The hard road goes on and on — and the wind sings through your helmet-plume — past altars to Legions and Generals forgotten, and broken statues of Gods and Heroes, and thousands of graves where the mountain-foxes and hares peep at you. Red hot in summer, freezing in winter is that big, purple heather country of broken stone.

"Just when you think you are at the world's end, you see a smoke from east to west as far as the eye can turn, and then, under it, also as far as the eye can stretch, houses and temples, shops and theaters, barracks and granaries, trickling along like dice behind — always behind — one long, low rising and falling, and hiding and showing line of towers. And that is the Wall!"

"Ah!" said the children together.

"You may well," said Parnesius. "Old men who have followed the Eagles since boyhood, say nothing in the Empire is more wonderful than first sight of the Wall!"

"Is it just *a* Wall? Like the one 'round our garden?" said Dan.

"No, no! It is *the* Wall. Along the top are towers with guard-houses, small towers between. Even on the narrowest part of it three men with shields can walk abreast, from guard-house to guard-house. A little curtain wall, no higher than a man's neck, runs along the top of the thick wall, so that from a distance, you see the heads of the sentries sliding back and forth like beads. Thirty feet high is the Wall, and on the Picts' side, the north, is a ditch, strewn with blades of old swords and spear-heads set in wood, and tires of wheels joined by chains. The Little People come there to steal iron for their arrowheads.

"But the Wall itself is not more wonderful than the town behind it. Long ago there were great ramparts and ditches on the south side, and no one was allowed to build there. Now the ramparts are partly pulled down and built over, from end to end of the Wall; making a thin town eighty miles long. Think of it! One roaring, rioting, cock-fighting, wolf-baiting, horse-racing town, from Ituna on the West to Segedunum on the cold eastern beach! On one side, heather woods and ruins where Picts hide; and on the other, a vast town — long like a snake, and wicked like a snake — a snake basking beside a warm wall.

"My cohort, I was told, lay at Hunno, where the Great North Road runs through the Wall into the Province of Valentia." Parnesius laughed scornfully. "The Province of Valentia! We followed the road therefore, into Hunno town, and stood astonished. The place was a fair — a fair of peoples from every corner of the Empire. Some were racing horses; some sat in wine-shops; some watched dogs baiting bears, and many gathered in a ditch to see cocks fight. A boy not much older than myself, but I could see he was a Centurion, reined up before me and asked what I wanted.

" 'My station,' I said, and showed him my shield." Parnesius held up his broad shield with its three X's like letters on a beer-cask.

" 'Lucky omen!' said the boy. 'Your cohort's the next tower to us, but they're all at the cock-fight. This is a happy place. Come and wet the Eagles.' He meant 'have a drink.'

" 'When I've handed over my men,' I said. I was angry and ashamed.

" 'Oh, you'll soon outgrow that sort of nonsense,' he answered. 'But don't let me interfere with your hopes. Go on to the Statue of Roma Dea. You can't miss it. The Main Road into Valentia,' and he laughed and rode off.

"I could see the statue not a quarter of a mile away, and there I went. At some time or other the Great North Road ran under it into Valentia, but the far end had been blocked up, because of the Picts, and on the plaster a man had scratched 'Finish!' It was like marching into a cave. We grounded spears together, my little thirty, and it echoed in the barrel of the arch, but none came. There was a door at one side painted with our number. We prowled in and I found a cook asleep, and ordered him to give us food. Then I climbed to the top of the Wall, and looked out over the Pict country and I thought," said Parnesius. "The bricked-up arch with 'Finish,' on the plaster was what shook me. I was not much more than a boy!"

"What a shame!" said Una. "But did you feel happy after you'd had a good — " Dan stopped her with a nudge.

"Happy?" said Parnesius. "When the men of the cohort I was to command came back unhelmeted from the cock-fight, their birds under their arms, and asked me who I was? No, I was not happy, but I made my cohort unhappy too. . . . I wrote my Mother I was happy, but, Oh, my friends"— he stretched arms over bare knees — "I would not wish my worst enemy to suffer as I suffered through my first months on the Wall. Remember this: among the officers, was scarcely one, except myself (and I thought I had lost the favor of Maximus our General), scarcely one who had not done something of wrong or folly. Either he had killed a man, or taken money, or insulted the magistrates, or blasphemed the Gods, and so had been sent to the Wall as a hiding-place from shame or fear. And the men were as the officers. Remember also, that the Wall was manned by every breed and race in the Empire. No two towers spoke the same tongue, or worshiped the same Gods. In one thing only we were all equal. No matter what arms we used before we came to the Wall, *on* the Wall we were archers, like the Scythians. The Pict cannot run away from the arrow, or crawl under it. He is a bowman himself. He knows. . . ."

"I suppose you were fighting Picts all the time," said Dan.

"Picts seldom fight. I never saw a fighting Pict for half a year. The tame Picts told us they had all gone north."

"What is a tame Pict?" said Dan.

"A Pict — there were many such — who speaks a few words of our tongue, and slips across the Wall to sell ponies and wolfhounds. Without a horse and a dog *and* a friend, a man would perish. The Gods gave me all three: and there is no gift like friendship. Remember this" — Parnesius turned to Dan — "when you become a young man. Your fate will turn on the first true friend you make."

"He means," said Puck grinning, "that if you make yourself a decent chap when you're young, you'll make rather decent friends when you grow up. If you're a beast, you'll have beastly friends. Listen to the Pious Parnesius on Friendship!"

"I am not pious," Parnesius answered, "but I know what goodness means, and my friend, though he was without hope, was ten thousand times better than I. Stop laughing, Faun!"

"Oh, Youth — Eternal and All Believing!" cried Puck as he rocked on the branch above. "Tell them about Pertinax."

"He was that friend the Gods sent me — the boy who spoke to me when I first came. Little older than myself, commanding the Augusta Victoria Cohort on the tower next to us and the Numidians. In virtue he was my superior."

"Then why was he on the Wall!" Una asked quickly. "They'd all done something bad. You said so yourself."

"He was the nephew (his father had died) of a very great man in Gaul who was not always kind to his Mother. When Pertinax grew up, he discovered this, and so his uncle shipped him off by trickery and force, to the Wall. We came to know each other at a ceremony in our temple — in the dark. It was the Bull Killing," he explained to Puck.

"*I* see," said Puck, and turned to the children. "That's something you wouldn't quite understand. Parnesius means he met Pertinax in church."

"Yes — in the cave we first met, and we were both raised to the Degree of Gryphons together." Parnesius lifted his hand towards his neck for an instant. "He had been on the Wall two years, and knew the Picts well. He showed me first how to take heather."

"What's that?" said both at once.

"Going out into the Pict country with a tame Pict. You are quite safe so long as you are his guest, and wear a sprig of heather where it can be seen. If you went alone, you would surely be killed if you were not smothered first in the bogs. Only the Picts know their way about those black and hidden bogs. Old Allo, the one-eyed, withered little man from whom we bought our ponies, was our special friend. At first we went to escape from the terrible town, and to talk together about our homes. Then he showed us how to hunt wolves and the great red deer with horns like Jewish candlesticks. The Roman-born officers rather looked down on us for doing this, but we preferred the heather to their amusements. Believe me," Parnesius turned again to Dan — "a boy is safe from all things that really hurt when he is astride a pony or after a deer. Do you remember, O Faun," he turned to Puck, "the little altar I built to the Sylvan Pan by the pine forest beyond the brook?"

"What? The stone with the line from Xenophon?" said Puck in quite a new voice.

"No. What do I know of Xenophon? That was Pertinax — after he had shot his first mountain-hare with an arrow — by chance! Mine I made of round pebbles in memory of my first bear. It took me one happy day to build." Parnesius turned to the children again.

"And that was how we lived on the Wall for two years — a little scuffling with the Picts, and a great deal of hunting with old Allo in the Pict country. He called us his children sometimes, and we were fond of him and his barbarians, though we never let them paint us Pict fashion. The marks endure till you die."

"How's it done?" said Dan. "Anything like tattooing?"

"Their priests prick the skin till the blood runs, and rub in colored earths and juices. Allo was painted blue, green, and red from his forehead to his ankles. He said it was part of his religion. He told us about his religion (Pertinax was always interested in such things), and as we came to know him well, he told us what was happening in Britain behind the Wall. By the Light of the Sun!" said Parnesius earnestly, "there was not much that those little people did not know! He told me when Maximus crossed over to Gaul, after he had made himself Emperor of Britain, and what troops and

what emigrants he had taken with him. We did not get the news on the Wall till fifteen days later. Wonderful! And I tell you another strange thing!"

He joined his hands across his knees, and leaned his head on the curve of the shield behind him.

"Late in the summer when the first frosts begin, and the Picts kill their bees, we three rode out after wolf with some new hounds. Rutilianus, our General, had given us ten days' leave, and we had pushed beyond the Second Wall — beyond the Province of Valentia — into the great wastes where there are not even any of Rome's old ruins. We killed a she-wolf before noon, and while Allo was skinning her, he looked up and said to me: 'When you are Captain of the Wall, my child, you won't be able to do this any more!'

"I might as well have been made Prefect of Lower Gaul, so I laughed and said: 'Wait till I am Captain.' 'No, don't wait,' said Allo. 'Take my advice, and go home — both of you.' 'We have no homes,' said Pertinax. 'You know that as well as we do. We're finished men — thumbs down against both of us. Only men without hope would risk their lives on your ponies.' The old man laughed one of those short Pict laughs — like a fox barking on a frosty nigh.. 'I'm fond of you two,' he said. 'Besides, I've taught you what little you know about hunting. Take my advice and go home.'

" 'We can't,' I said. 'I'm out of favor with my General, for one thing, and for another, Pertinax has an uncle.'

" 'I don't know about his uncle,' said Allo, 'but the trouble with you, Parnesius, is that your General thinks well of you.'

" 'Roma Dea!' said Pertinax, sitting up. 'What can you guess what Maximus thinks, you old horse-coper?'

"Just then (you know how near the brutes creep when one is eating), a great dog-wolf jumped up behind us, and away our rested hounds tore after him, with us at their tails. He ran us far out of any country we'd ever heard of, straight as an arrow till sunset, towards the sunset. We came at last to long capes stretching into winding waters, and on a gray beach below us we saw ships drawn up — forty-seven we counted. Not Roman galleys, but the raven-winged ships from the North where Rome does not rule. Men moved in the ships, and the sun flashed on their helmets — winged helmets of the red-haired men from the North where Rome does not rule. We watched and we counted, and we wondered, for though we had heard rumors concerning these Winged Hats as the Picts called them, never before had we looked upon them.

" 'Come away! Come away!' said Allo. 'The Heather won't protect you here. We shall all be killed!' His legs trembled like his voice. Back we went — back across the heather under the moon, till it was nearly morning, and our poor beasts stumbled on some ruins near the Valentian Wall.

"When we woke, very stiff and cold, Allo was mixing the meal and water. One does not light fires in the Pict country except near a village. The little men are always signaling to each other with smokes, and a strange smoke brings them out buzzing like bees. They can sting, too.

" 'What we saw last night was a trading-station,' said Allo. 'Nothing but a trading-station.'

" 'I do not like lies on an empty stomach,' said Pertinax. 'I suppose (he had eyes like an eagle), I suppose *that* is a trading-station also. He pointed to the smoke far off on a hill top, ascending in what we call the Picts' Call, thus: — Puff — double-puff: double-puff — puff. They make it by raising and dropping a wet hide on a wetted fire.

" 'No,' said Allo, pushing the platter back into the bag. 'That is for you and me. Come along.'

"We came. When one takes heather, one must obey one's Pict — but that wretched smoke was twenty miles distant, well over on the east coast, and the day was as hot as a bath.

" 'Whatever happens,' said Allo, while our ponies grunted along, 'I want you to remember me.'

" 'I shall not forget,' said Pertinax. 'You have cheated me out of my breakfast.'

" 'What is a handful of crushed oats to a Roman?' he said. Then he laughed his laugh that was not a laugh. 'What would *you* do if *you* were a handful of oats being crushed between the upper and lower stones of a mill?'

" 'I'm Pertinax, not a riddle-guesser,' said Pertinax.

" 'You're a fool,' said Allo. 'Your Gods and my Gods are threatened by strange Gods and all you can do is to laugh.'

" 'Threatened men live long,' I said.

" 'I pray the Gods that may be true,' he said. 'But I ask you again not to forget me.'

"We climbed the last hot hill, and looked out on the eastern sea, three or four miles off. There was a small sailing galley of the North Gaul pattern at anchor; her landing-plank down, and her sail half up; and below us, alone in a hollow, holding his pony, sat Maximus, Emperor of Britain. He was dressed like a hunter, and he leaned on his little stick, but I knew that back as far as I could see it, and I told Pertinax so.

" 'You're madder than Allo!' he said. 'It is the sun!'

"Maximus never stirred till we stood before him. Then he looked me up and down, and said: 'Hungry again? It seems to be my destiny to feed you whenever we meet. I have food here. Allo can cook it.'

" 'No,' said Allo. 'A prince in his own land does not wait on wandering Emperors. I will feed my two children without asking your leave.' He began to blow up the ashes.

" 'I was wrong,' said Pertinax. 'We are all mad. Speak up, O Madman, called Emperor!'

"Maximus smiled his terrible tight-lipped smile, but two years on the Wall do not make a man afraid of mere looks. So I was not afraid.

" 'I meant you, Parnesius, to live and die a Centurion of the Wall,' said Maximus. 'But it seems from these,' he fumbled in his breast, 'you can think as well as draw.' He pulled out a roll of letters I had written to my people, full of drawings of Picts, and bears, and men I had met on the Wall. Mother and my sister always liked my pictures.

"He handed me one that I had called 'Maximus's soldiers.' It showed a row of fat wineskins, and our old Doctor of the Hun—no hospital snuffing at them. Each time Maximus had taken troops out of Britain to help him to conquer Gaul, he used to send us more wine — to keep us quiet, I suppose. On the Wall, we always called a wineskin a 'Maximus.' Oh, yes, and I had drawn them all in Imperial helmets.

" 'Not long since,' he went on, 'men's names were sent up to Caesar for smaller jokes than this.'

" 'True, Caesar,' said Pertinax, 'but you forget that was before I, your friend's friend, became such a good spear-thrower.'

"He did not actually point his hunting-spear at Maximus, but balanced it on his palm — so!

" 'I was speaking of time past,' said Maximus, never fluttering an eyelid. 'Nowadays one is only too pleased to find boys who can think for themselves, *and* their friends.' He nodded at Pertinax. 'Your father lent me the letters, Parnesius, so you run no risk from me.'

" 'None whatever,' said Pertinax, and rubbed the spear-point on his sleeve.

" 'I was forced to reduce the garrison in Britain, because we need troops in Gaul. Now I come to take troops from the Wall itself,' said he.

" 'I wish you joy of us,' said Pertinax. 'We're the last sweepings of the Empire — the men without hope. Myself, I'd sooner trust condemned criminals.'

" 'You think so?' he said quite seriously. 'But it will only be till I win Gaul. One must always risk one's life, or one's soul, or one's peace — or something.'

"Allo passed round the fire with the sizzling deer's meat. He served us two first.

" 'Ah,' said Maximus, waiting his turn, 'I perceive you are in your own country. Well, you deserve it. They tell me you have quite a following among the Picts, Parnesius.'

" 'I have hunted with them,' I said. 'Maybe I have a few friends among the heather.'

" 'He is the only armored man of you all who understands us,' said Allo, and he began a long speech about our virtues, and how we had saved one of his grandchildren from a wolf the year before."

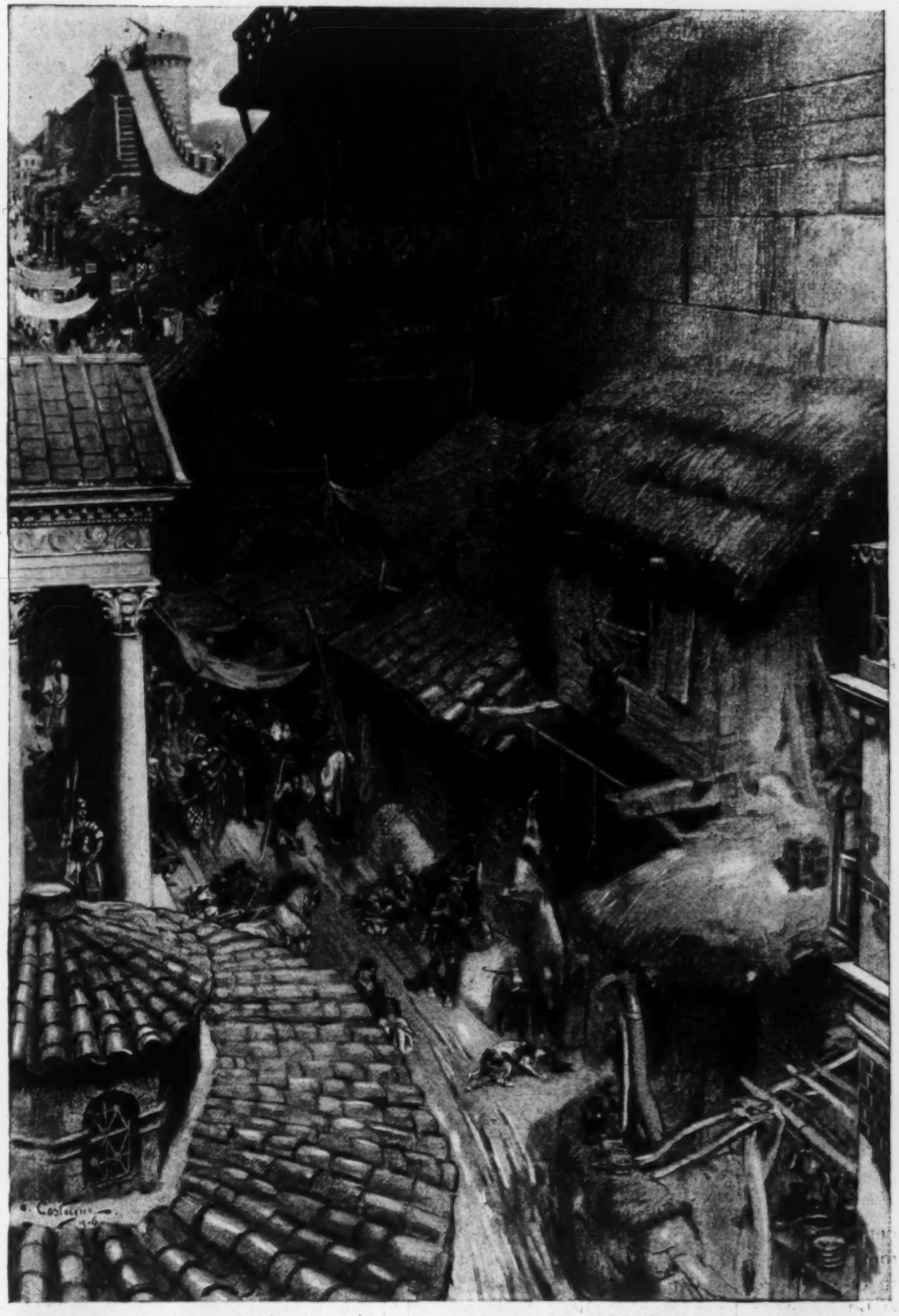
"Had you?" said Una.

"Yes, but that was neither here nor there. The little green man orated like a Cicero. He made us out to be magnificent fellows. Maximus never took his eyes off our faces.

" 'Enough,' he said. 'I have heard Allo on you. I wish to hear you on the Picts.'

"I told him as much as I knew, and Pertinax helped me out. There is never harm in a Pict if you but take the trouble to find out what he wants. Their real grievance against us came from our burning their heather. The whole garrison of the Wall moved out twice a year, and solemnly burned the heather for ten miles north. Rutilianus our General on the Wall, called it clearing the country. The Picts of course scampered away, and all we did was to destroy their bee-bloom in the summer, and to ruin their sheep-food in the spring.

" 'True, quite true,' said Allo. 'How can we make our holy heather-wine if you burn our bee-pasture?'



"'A VAST TOWN—LONG LIKE A SNAKE, AND WICKED LIKE A SNAKE—
A SNAKE BASKING BESIDE A WARM WALL'"

"We talked long, Maximus asking keen questions that showed he knew much and had thought more about the Picts. He said presently to me:— 'If I gave you the old Province of Valentia, could you keep the Picts contented till I win Gaul? Stand away, so that you cannot see Allo's face, and speak your own thoughts.'

" 'No,' I said. 'You cannot restore that Province. The Picts have been free too long.'

" 'Leave them their village-councils, and let them furnish their own soldiers,' he said. 'You, I am sure, would hold the reins very lightly.'

" 'Even then, no,' I said. 'At least not now. They have been too oppressed by us to trust anything with a Roman name for years and years.'

"I heard old Allo behind me mutter: 'Good child!'

" 'Then what do you recommend,' said Maximus, 'to tide over till I win Gaul?'

" 'Leave the Picts alone,' I said. 'Stop the heather-burning at once, and — they are improvident little animals — send them a shipload or two of corn now and then.'

" 'Their own men must distribute it — not some cheating Greek accountant,' said Pertinax.

" 'Yes, and allow them to come to our hospitals when they are sick,' I said.

" 'Surely they would die first,' said Maximus.

" 'Not if Parnesius brought them in,' said Allo. 'I could show you twenty wolf-bitten, bear-clawed Picts within twenty miles of here. But Parnesius must stay with them in hospital. Else they would go mad with the fear.'

" '*I* see,' said Maximus. 'Like everything else in the world it is one man's work. You are that one man.'

" 'Pertinax and I are one,' I said.

" 'Now Allo, you know that I mean your people no harm. Leave us to talk together,' said Maximus.

" 'No need,' said Allo. 'I am the corn between the upper and lower millstone. I must know what the lower millstone means to do. These boys have spoken the truth as far as they know it. I, a Prince, will tell you the rest. I am troubled about the Men of the North.' He squatted like a hare in the heather, and looked over his shoulder.

" 'I also,' said Maximus, 'or I should not be here.'

" 'Listen,' said Allo. 'Long and long ago, the Winged Hats (he meant the Northmen), came to our beaches and said: "Rome falls! Push her down!" We fought you, and were beaten. After that we said to the Winged Hats:—"You are liars! Make our men alive that Rome killed, and we will believe you." They went away ashamed. Now they come back bold, and they tell the old tale, which we begin to believe — that Rome falls!'

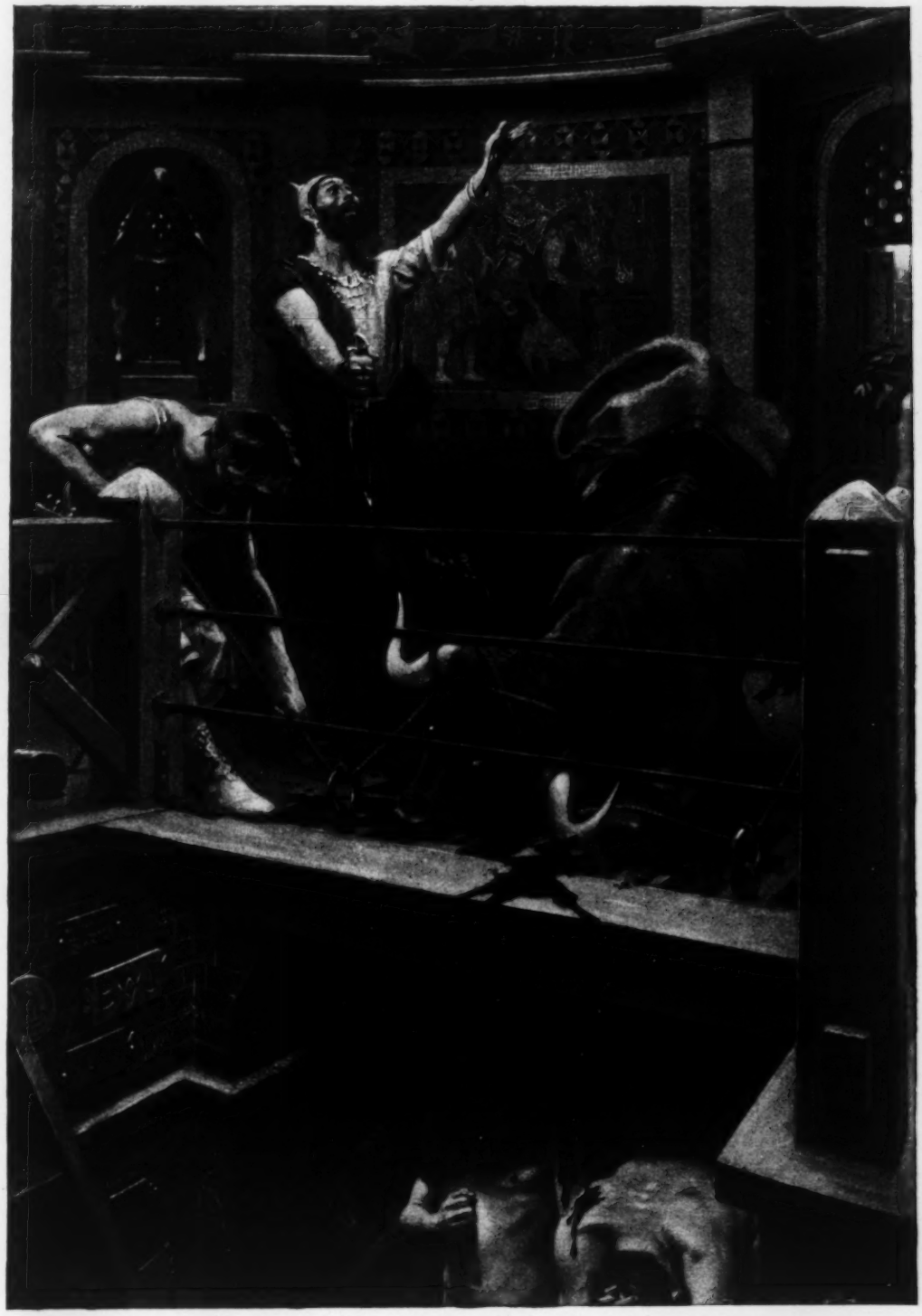
" 'Give me three year's peace on the Wall,' said Maximus, 'and I will show you and the ravens how they lie!'

" 'Ah, I wish it too. I wish to save what is left of the corn from the millstones. But you shoot us Picts when we come to borrow a little iron from the Iron Ditch; you burn our heather which is all our crop; you trouble us with your great catapults. Then you hide behind the Wall, and scorch us with thrown fire. How can I keep my young men from listening to the Winged Hats — in winter, when we are hungry. My young men will say:— "Rome can neither fight nor rule. The Winged Hats will help us to push down the Wall. Let us show them the secret roads across the bogs." Do *I* want that? No!' He spat like an adder. '*I* would keep the secrets of my people though I were burned alive. My two children here have spoken the truth. Leave us Picts alone. Comfort us, and cherish us, and feed us from far off — with the hand behind your back. Parnesius understands us. Let him have rule on the Wall, and I will hold my young men quiet for —' he ticked it off on his fingers —'one year easily; the next year not so easily; the third year, perhaps! See, I give you three years. If then, you do not show us that Rome is strong and terrible, the Winged Hats, I tell you, will sweep down the Wall from either sea till they meet in the middle, and you will go. I shall not grieve over *that*, but well I know, tribe never helps tribe except for one price. We Picts will go, too. The Winged Hats will grind us to this!' He threw a handful of dust in the air.

" 'Oh, Roma Dea!' said Maximus. 'It is always one man's work — always and everywhere.'

" 'And one man's life,' said Allo. 'You are Emperor, but not a God. You may die.'

" 'I have thought of that, Allo,' said Maximus. 'Very good. If this wind hold, I shall be at the east end of the Wall by morning. To-morrow, then, I shall see you two when I inspect.'



"'WE CAME TO KNOW EACH OTHER AT A CEREMONY IN OUR TEMPLE—
IN THE DARK. IT WAS THE BULL KILLING'"

"'One instant Caesar,' said Pertinax. 'All men have their price. I am not bought yet.'

"'Do *you* also begin to bargain so early?' said Maximus. 'Well?'

"'Give me justice against my Uncle Icenus the Duumvir of Divio in Gaul.'

"'Only a life? I thought it would be money or an office. Certainly you shall have it. Write his name on these tablets — on the red side — the other is for the living!'

"'He is no use to the dead,' said Pertinax. 'My Mother is a widow. I am far off. I am not sure he pays her all her dowry.'

"'No matter. My arm is reasonably long. We will look through his accounts in due time. Now, farewell till to-morrow, O Captains of the Wall!'

"We saw him grow small across the heather as he walked to the galley. There were Picts, scores, each side of him, hidden behind stones. He looked never left nor right. He sailed away southerly, full spread before the evening breeze, and when we had watched him out to sea, we were silent. We understood Earth bred few men like to this man.

"Presently Allo brought the ponies, and held them for us to mount — a thing he had never done before.

"'Wait a while,' said Pertinax, and he made a little altar of cut turf, and strewed heather-bloom atop, and laid upon it a letter from a girl in Gaul.

"'What do you do, O my friend,' I said.

"'I sacrifice to my dead youth,' he answered, and when the flames had consumed the letter, he ground them out with his heel. Then we rode back to that Wall of which we were Captains."

Parnesius stopped. The children sat still, not even asking if that were all the tale. Puck beckoned, and pointed the way out of the wood. "Sorry," he whispered, "but you must go now."

"We haven't made him angry, have we?" said Una. "He looks so far off, and thinky."

"Bless your heart, no. Wait till to-morrow. It won't be long. Remember, you've been playing *Lays of Ancient Rome*."

And as soon as they had tiptoed out of Far Wood that was all they remembered.

THE THIRD STORY OF THIS SERIES, "THE WINGED HATS," WILL BE PUBLISHED IN THE JULY NUMBER

ELIZUR WRIGHT IN 1844. FROM A DAGUERREOTYPE

In that year Wright visited England. Impressed with the injustices of the English system he resolved to lay the foundations of honest life-insurance in the United States

THE STORY OF LIFE-INSURANCE

BY

BURTON J. HENDRICK

AUTHOR OF "THE ASTOR FORTUNE," ETC.

II

THE PIONEER

American life-insurance really had its beginning at an English breakfast table. John Kenyon, the well-known poet and entertainer, was the host. Robert Browning, Samuel Rogers, Elizabeth Barrett, Miss Mitford, and Barry Cornwall were among the more notable guests. Less conspicuous was a dark-eyed, dark-haired American who had arrived only a few days before from Boston in the somewhat humble guise of a book agent, but whose previous labors for liberty and philanthropy, to say nothing of his fine bearing and brilliant wit, were a sufficient passport into the most distinguished circles.

Barry Cornwall and Elizur Wright, the American book agent, sat side by side and soon found many topics in common. Wright gave entertainingly his impressions of London, and described with enthusiasm his recent visit to the Sun Life-Insurance office and his talk with Joshua Milne, the author of the Carlisle table of mortality. His trip to London, Wright explained, was partly

to investigate. English life-insurance conditions in the interest of the Massachusetts companies, and he had already learned a great deal about the subject that was new to him.

"Life-insurance!" interrupted Cornwall. "Why it's the greatest humbug in Christendom!"

English Policy-holders Sold Out at the Royal Exchange

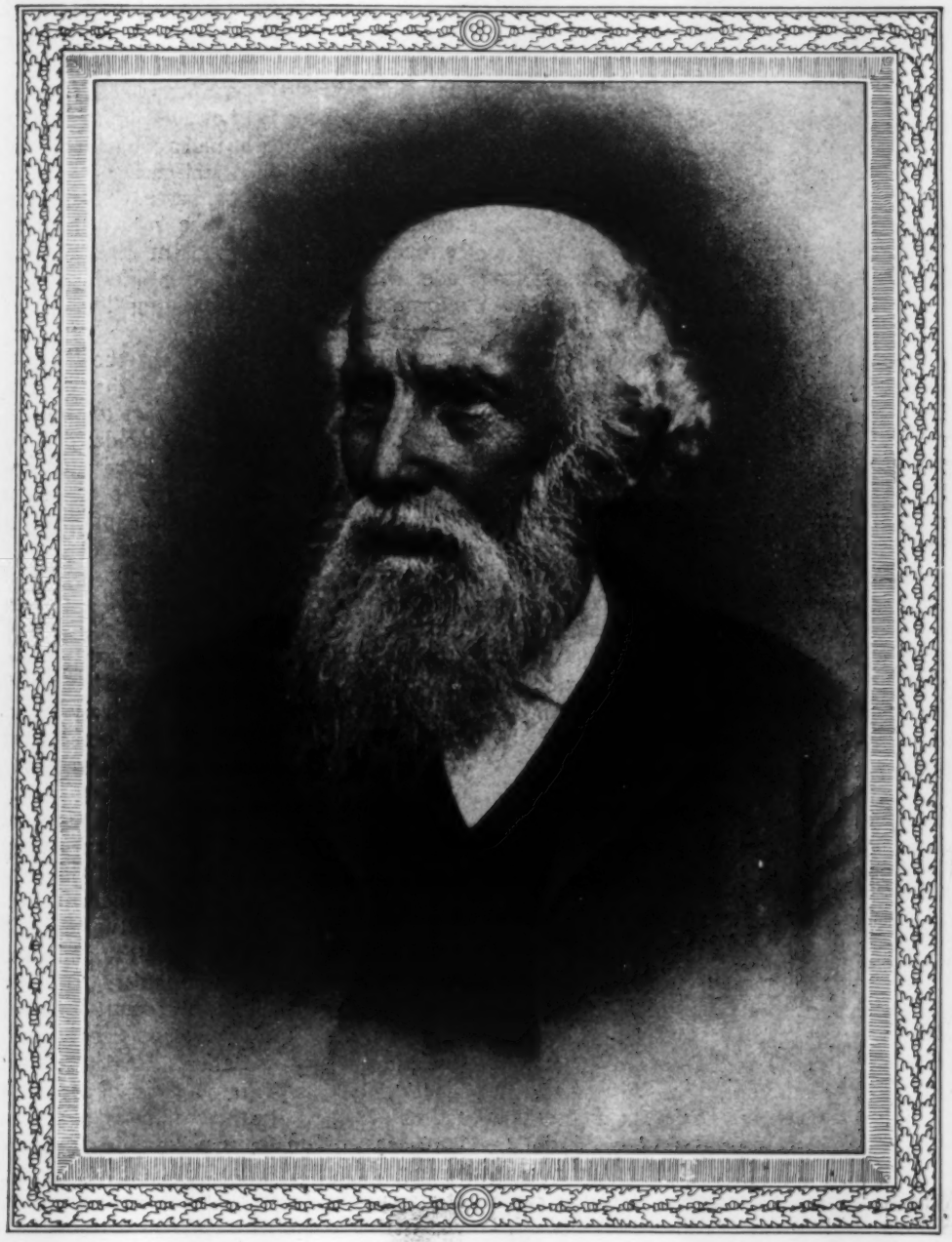
To prove his statement Cornwall invited Wright to visit the Royal Exchange the succeeding Thursday afternoon. They found in progress an auction upon life-insurance policies. The bidders were chiefly Hebrew speculators. The victims, for the most part, were old men, who had put practically all their savings into their life-insurance, and who now found themselves unable to continue their payments. They could get nothing back from the companies for what they had paid in. The great modern principle of surrender values was as yet unrecognized. The insured, in the event of lapse, were thus compelled to dispose of their policies to sharpers for such cash sums as they would bring. The purchasers, of course, by continuing the payments, received the face of the policies at death. They gambled, that is, upon the chance that their victims would die early. Wright was informed that these auctions took place every Thursday afternoon. He saw them regularly advertised in the newspapers. He found that a considerable part of the speculative public made fortunes in this way, and he discovered one venturesome individual who had thus picked up forty-two policies. He was also told that the custom frequently incited to crime.

Wright declared that he had attended many slave auctions at home, but that they seemed little worse to him than this British custom. He learned, however, that it was only typical of the general injustice on which the whole British life-insurance system rested. His London visit took place in 1844, and the business by that time had largely fallen into the hands of swindlers. The chancery courts were constantly clogged with defunct companies. In twenty-five years nearly three hundred offices had been chartered; in the same period nearly two hundred and fifty had failed. Amalgamations, embezzlements, reinsurances — these were the order of the day. A few years after Wright's visit, seventy-eight life-insurance schemes scandalously wound up. Needy aristocrats constantly sold their names for this purpose; the favorite device of the bankrupt nobility, indeed, was the organization of life companies. They fitted up elaborate offices; issued high sounding prospectuses; impressed defunct schoolmasters and clergymen in as canvassers; and for a brief time did a flourishing business. They paid what were then enormous commissions — thirty-five and forty per cent; regularly abstracted fifty per cent of the premiums in "expenses;" and thus soon, in spite of frequently large receipts, found themselves unable to pay their policy claims. At the time of Wright's visit, the public conscience was aroused. Dickens had recently satirized the business in "Martin Chuzzlewit," and Parliament had held a futile investigation.

Wright recalled that similar tendencies had manifested themselves at home. They had not reached the same proportions in America, however, probably because there the life-insurance business had not yet passed its infant stage. In its undeveloped condition Wright thus saw a great opportunity. He took upon himself a solemn vow. He determined to exert all his powers to save his own country from the humiliation which he had witnessed in England. He had sufficiently studied life-insurance to know that it was basicly sound; and that, properly practised, it could be made one of the greatest safeguards of the economic system. For more than forty years, until his death in 1885, Wright devoted his whole life to this end.

Early Training as an Abolitionist

If any single man was created for the purpose of elevating and preserving life-insurance, Elizur Wright was that man. He united in one personality all the essential intellectual and moral qualities. He had a great mathematical brain; untiring energy; a keen love of justice; a strong instinct for battle. He had already manifested his crusading temper in many unpopular causes. He was of homespun Connecticut stock; and, a boy six years old, had been taken by his parents through "mud, stump, and beech-roots," to their new wilderness home in Ohio. His mental qualities had manifested themselves at an early age; as a child he had shocked his pious father by pressing



WRIGHT AT THE CLOSE OF HIS GREAT TASK

"He gave American life-insurance a standing unattained up to that time by that of any other country; . . . made the failure of a life-insurance company mathematically impossible . . . the Equitable, the New York Life, and the Mutual have stood the awful test of the last twelve months — and why? Simply because Elizur Wright, fifty years ago, 'lobbied for the widow and orphan.' . . . Thanks to Wright, life-insurance scandals to-day affect other things than the companies' solvency"

arguments against the Shorter Catechism. At the age of seventeen he became a student at Yale, earning his education by ringing the bell, waiting on commons, and tutoring his classmates. Here his chief relaxations were Webster's conics and Playfair's geometry; and here, too, his unceasing zeal for certain unfashionable theories made him unpopular. He preached temperance and succeeded in having wines abolished from the Phi Beta Kappa banquets, and, worse than all, regarded slavery as the great national sin. Yale College in those days was full of Southern students, and upon them Wright frequently exercised his dialectics. His intellectual capacity, especially in mathematics, so impressed the teaching force, that after graduation he was invited to return to New Haven as a tutor; but after a year or two teaching, he became Professor of Mathematics at the Western Reserve College, which his father had helped to found. Here, too, his constant and open advocacy of the anti-slavery cause made him detested. He early joined forces with Garrison; wrote frequently in the *Liberator*; and became the close friend and correspondent of Arthur and Lewis Tappan, Beriah Green, and the other early abolitionists. After a few years he abandoned his professorship for anti-slavery journalism and came to New York as editor of the *Anti-Slavery Reporter* and Secretary of the American Anti-Slavery Society. Wright also frequently appeared in the courts in defense of runaway slaves; and was constantly threatened with personal violence. At one time an organized attempt was made by Southerners to kidnap him; a pilot-boat, which was to take him to South Carolina, haunted New York harbor for nearly a month. At another time his house in Brooklyn was threatened by a mob. The Mayor called on Wright and begged him to leave town in order to prevent a riot. Wright refused to budge. "If you can't protect me," he said, "I'll protect myself." Whereupon he placed a huge ax against the door and awaited his foes. Only by stopping the ferries from running was a serious disturbance avoided.

A Man With All the Qualities of a Successful Reformer

As it turned out, these were precisely the qualities needed in his battle with life-insurance dishonesty. The fight for the policy-holder called for the same sympathies, the same watchful zeal, the same sacrifice of expediency to conviction as the fight for the slave. In life-insurance, as in the slavery agitation, Wright was always the radical. To this moral fervor, however, he added indispensable talents; he had a capacious brain and marked mathematical genius. In him moral enthusiasm and actuarial science blended. As soon as he returned from Europe, he mingled his anti-slavery crusade with his struggle for life-insurance reform. When not calculating life tables he was assisting in the escape of runaway slaves. He was one of the "mob" arrested for assisting the flight of the fugitive Shadrach. In order to preach more effectively his causes he decided to found a daily newspaper. He scraped together enough money to buy a quantity of paper, carried it over to the printer on his own back, and told that astonished person to begin the first issue. Thus appeared the *Chronotype*, which many old Bostonians still remember with intellectual relish. Among other things Wright made the journal a live newspaper, scoring several "beats" worthy of Bennett himself. In this he actively began to discuss life-insurance. He found that the Mutual Benefit of New Jersey, recently organized, offered to insure by taking three-quarters of the premium in notes; and called it to account. He succeeded in persuading the officers of their mistake; had the satisfaction of being thanked by them for his criticism, and of seeing the Mutual Benefit develop into one of our greatest and best managed American companies. Wright called other companies to account for similar practices. He now went deeply into life-insurance mathematics. He decided, on his own hook, to prepare a series of actuarial tables — something then unknown in America. He worked for a year at his calculations; his own boys and girls set the type. It was published in 1853; a revised edition was issued in 1871 and is still considerably used. He eked out his living by translating La Fontaine's Fables — his translation still being preserved in all the bibliographies. All these years, however, Wright lived in the utmost poverty. He foolishly sold his *Chronotype*, and was retained as editor at a salary of ten dollars a week. At this time, too, he had a family of twelve children! His appearance on Boston Common, followed by his brood, was one of the sights of the times.

The Cause of England's Scandalous Record

By this time, however, Elizur Wright had formulated his ideas as to needed reforms in life-insurance. He had carefully studied its scandalous history in England, and had emphatically put his finger on the cause. He found it in the endless opportunity offered by the system itself. "I became persuaded," he said, "that life-insurance was the most available, convenient, and permanent nidus for rogues that civilization had ever presented." No institution based upon general benevolence, indeed, so contains within itself the possibilities of fraud. Theoretically devised to ameliorate human suffering its very structure is a constant temptation to the vicious. Ostensibly the life-insurance company merely collects certain sums from its members, invests them at compound interest, and pays them back as contracts mature. But there are two factors which differentiate it from other financial institutions. The first is the long period its policies run. The company makes definite contracts for an indefinite time. It agrees to pay stipulated sums; but to pay them only at death. And the average life policy becomes a claim thirty years after the first payment is made. Again the company receives much larger amounts than the actual insurance cost. This peculiarity results from the fact, described in the previous article, that men will not pay for their insurance as they go. They will not pay its actual cost this year, its actual cost next, and so on — on the natural premium plan, that is — but insist on paying the same amount each year — or a level premium. Consequently the companies attempt to average up the yearly cost, and thus charge a greatly excessive price the early years, and a price much below cost in the latter. They thus force the insured, during the first half of the premium paying period to *advance* a considerable amount on the insurance cost of the latter half. These advance payments, with accumulated interest, are the company's *reserves*. The Mutual Life, for example, collects each year about $60,000,000. from its policy-holders; but pays in death losses only about $20,000,000. Its $40,000,000. balance, after deducting expenses and other larger disbursements, is really the advance payment of the insurance cost of succeeding years; and this it *reserves* against the day when its payment will be required. For such future payments the Mutual Life has already heaped up some $440,000,000.; and, even though it should cease writing new policies to-day, this sum, so great is the accumulation from compound interest, will in a few years increase to $1,000,000,000.

In Wright's time, these reserve premiums were a constant temptation to plunder. The life companies assessed their premiums on the level payment, or part-advance payment, system; but were not legally held responsible for the great sums so accumulated. Being unrestrained by law, their officers could squander and steal these reserves and still maintain an outward show of solvency. They could, that is, for a considerable time, pay all their maturing claims. If they got in "new blood" and new cash they even more successfully concealed their crimes. In England, Wright found the life managers engaged in an unseemly scramble for these reserves. In the United States the New York and the Mutual Life drew upon their reserves to pay dividends. Recently Emory McClintock, the Mutual's actuary, declared that these dividends, if paid now, would be a signal for the sheriff.*

Wright's Great Fight for the Legal Reserve

Wright, apparently alone of all men in his generation, saw where this would end. He also pointed out the obvious remedy. He showed that the amounts deducted from each premium for reserve purposes were matters of precise mathematical calculation. Given a certain number of policies, of certain ages and fixed premiums, he could readily figure the total amount which must be laid aside each year. Very well, then why not pass a law requiring all companies to maintain these reserves? Why not place the enforcement of this law in the hands of an insurance commission, which should make this annual calculation? Wright preached this reform with his usual enthusiasm. He was generally ridiculed and opposed. He was told that his scheme was impossible because of the enormous labor involved. Wright appeared before the Massachusetts legislature year after year, only to be jeered at and insulted. But he was one of those cranks who could not be browbeaten nor

*Testimony before the Armstrong Investigating Com. Vol. III, page 2263.

laughed down. He was engaged in what he regarded as a sacred task: "lobbying for the widow and orphan." And, almost by accident, his bill slipped through. He had been especially annoying all through the session of 1858. As usual, his gaunt figure and his remarkable mathematical discussions provoked only mirth. In those days, however, legislative courtesy prevailed almost as generally as now. It so happened that one member, who had been converted by Wright, had asked no favors that year. His friends finally rallied him about it. "Well Fabens," they said, "you have asked nothing; what can we do for you?" Quick as a flash he answered: "Pass Wright's bill." In a moment the thing was done. Wright, who, as usual, was prowling around the state-house in the interest of his favorite measure, quickly heard the news. He took the bill, rushed it over to the House, and, in the last few minutes of the session, that body hurried it through. Then Wright took it up to Governor Banks, and refused to leave his presence until the measure was signed.

In this haphazard fashion was American life-insurance placed upon a solid basis. This was the beginning of the great modern life-insurance principle of the legal reserve. Wright's old abolitionist persistence, in the face of constant discouragement, redeemed the whole system in this country, popularized life-insurance, and made it one of the great safeguards of society; and saved millions of dollars to the beneficiaries of life-insurance policies. Not improbably he rescued from ultimate disaster such large companies as the Mutual and the New York Life, but, more than that, he gave American life-insurance a standing unattained up to that time by that of any other country. He thus forced through a measure which has since been adopted by practically every state and territory. Wright made the failure of a life-insurance company mathematically impossible. No company which has observed the Massachusetts legal reserve law has ever gone to the wall. The financial stability of the three great New York companies, in spite of recent disclosures, has caused general amazement. The greatest banks, in the face of such assaults, would almost inevitably have landed in the receiver's hands. But the Equitable, the New York Life, and the Mutual have stood the awful tests of the last twelve months — and why? Simply because Elizur Wright, fifty years ago, "lobbied for the widow and orphan" in the Massachusetts legislature and thus made the life companies so strong that even the recent dishonest managements have not unsettled them. Thanks to Wright, life-insurance scandals to-day affect other things than the companies' solvency.

Greatly to Wright's surprise, he was himself selected as the first commissioner under this law. He had no right to anticipate the appointment, as he had no political qualifications. Governor Banks selected him, however, because he could find no one else to take the job. He picked out one or two political favorites, but they all refused. They could not undertake the monumental task involved, especially at the salary provided — $1,500. a year. They all declared that there was only one man in Massachusetts who could enforce the law and that that was Elizur Wright.

An Old Man at an Overwhelming Task

The generation which has known the administrations of such insurance commissioners as our recent officials in New York, may profitably study that of Elizur Wright. Here was an insurance commissioner who took his task seriously; who actually scrutinized life-insurance management; who had a wide conception of official duty. In a little dingy room he labored for eight years over a mass of figures that would have driven other men insane. He became an official interrogation point. He did not good-naturedly take the company's statements at their face value; but aroused their ire by endlessly asking questions. There were thousands of things that he wished to know; most of them consisting of that precise information which the companies were reluctant to give. How much money do you take in each year? How much do you pay out? What are your assets? In what form do you keep them? Are your investments safe? What dividends do you return? What salaries do you pay to your officers? What commissions to your agents? How about this item? How about that? He went to extremes to protect the individual policy-holder. He prepared an amazing volume which he called his "Life Insurance Registry." In this he kept a record of every policy issued by every company doing business in Massachusetts. He had its number, the amount of

premiums paid, and the necessary reserve which should stand to its credit. He also showed whether the companies had made this reservation, whether, in other words, they could pay the policy should it fall due. He invited all policy-holders to visit him for advice on this point. He thus entertained an endless procession; high and low constantly visited him. His attitude was paternal; almost patriarchal. He was already an old man, with a flowing white beard and white hair and a high bald head. As each policy-holder came before him, he consulted his bulky Registry and told him whether he was being cheated, how much he would lose by dropping his policy, and what the company was morally bound to pay on surrender. The amount of labor which went into these calculations is almost inconceivable. It was estimated that the work Wright did during his commissionership would have taken the average man eighty-two years. In one year he made 250,000 mathematical calculations. To facilitate this work he invented his famous Arithmeter, a calculating machine which is still extensively used.

An Insurance Commissioner Who Was a Human Interrogation Point

Wright, however, unlike many of his successors did more than merely determine questions of solvency. Superintendent Hendricks has recently declared that his duties did not comprise general investigations of management; that its honesty or dishonesty did not primarily concern his department. If corruption were pointed out to him then he would properly take action; but he could not be expected to discover such things himself; he must be "told." For many years our life-insurance superintendents have examined the Mutual, the Equitable, and the New York Life, and have found nothing wrong. Mr. Hendricks, only three years ago, gave a clean bill of health to the Equitable. The great originator of state supervision did not so understand his task. He did not wait to have the evils pointed out; he thrust in his own probe and did not hesitate to publish what he found. He examined minutely each new company, as it applied for admission into Massachusetts; and informed the public, in his official reports, whether it were good or bad. He did not quite like the investments of the John Hancock, and said so. He did not take kindly to the Equitable, organized in 1859. "Its surplus," he said, after making certain important deductions, "seems to belong to the stockholders." He found certain companies treating their retiring policy-holders unfairly, and mentioned them by name. He found others using too much money in current expenses, and published the facts broadcast. He went for the Massachusetts companies as vehemently as the rest. He found much stock jobbery in them. He discovered that, in certain companies, the stockholders had purchased their stock by "borrowing" the money from the company's surplus without interest; an old dodge of which there are many modern instances. By a refinement of rascality, they had lifted considerable sums out of the treasury, and then required the companies to pay them dividends on it. The one remedy, Wright declared, was to retire the stock altogether — to "mutualize;" and this the companies did. He found that other concerns solicited business on the promise of big dividends, and then refused to pay them. He made public all these facts in his annual reports. Of course the companies did not like this treatment. They called Wright's frankness, brutality. They accused him of furnishing ammunition to the agents of rival companies. "Rose-water is good," Wright replied to one especially bitter onslaught, "but it never built pyramids or machine-shops. Before the temple is complete, we must have something besides frankincense." Meanwhile he discussed all life-insurance principles and problems as they have not been discussed before or since. His reports, written in beautiful and forcible English, are the greatest textbooks extant on the subject. They became, in Wright's own lifetime, rare books; and have since been issued, so great has been the demand, in a special edition.

Dishonest Companies Driven Out of Massachusetts

Wright, in his eight years' administration, drove fourteen dishonest companies out of Massachusetts. How he handled them is shown in his treatment of the American Mutual, of New Haven, and the International, of London. His official honesty was especially tested in the case of the American Mutual. Its president was Prof. Benjamin Silliman, the great scientist of Yale, who had been Wright's beloved instructor in Natural Philosophy. Its active manager

was one Benjamin Noyes — "Ben Noyes" he was popularly known — Silliman's son-in-law. Noyes is a picturesque figure in the life-insurance history of this country. Before Wright began his work his company did a flourishing business in Massachusetts. Wright applied his usual mathematical test and was far from satisfied. He found that Noyes was spending fifty cents out of every dollar he took in in "expenses;" that he had seriously impaired his reserves; and that his filed statements were absolutely false. Noyes daily committed the old sin of the English companies; he did not reserve the advance premiums of the early years but used them in all sorts of extravagance. He insured everybody who offered, irrespective of their physical condition or employment — in the mad chase for "new blood;" and annually contested half his claims. Wright therefore bodily threw his company out of Massachusetts. He boldly advised the American public to have nothing to do with it. He thus saved money for thousands of possible victims. In a few years the American Mutual went down, a riddled hulk; and the adventurous Benjamin Noyes wound up his career in state's prison.

At about the same time Wright directed his attention to the International of London. This was one of the most flourishing of the English life companies. It had several noblemen among its trustees; had, as its actuary, a Fellow of the Royal Astronomical Society. Its directors, like many of their modern successors, knew and cared little about the company; and left its management to the executive officers. Wright soon found that they were running things chiefly in their own interest. Thomas Lamie Murray was the "founder" of the Society. He managed the company as a private graft. He organized it on the stock basis; but had only a small amount of this paid in. He had so phrased the charter that it fixed him in his place as chairman for life. He could not be removed even by the vote of the shareholders. In addition to his salary he had an agreement by which he received annually five per cent of the "net profits" — this emolument also to be enjoyed by his heirs and assigns for twenty-eight years after his death. Instead of reserving his advance premiums Murray used them constantly in schemes of his own. He invested them in mines and cheap stocks; lent them to his personal friends and to his trustees. He used them to pay excessive agents' commissions and traveling expenses — how modern this all sounds! He did a fine business, however, and, just before the inquisitive Wright came into office, congratulated his directors, in an official meeting, on the success of the American branch. Then Wright began to ply him with questions. Would the International please inform the Massachusetts Department concerning its *reserves?* Had it laid by a sufficient sum to meet the obligations of the future? Mr. Murray at first refused to answer. "Very well," said Wright; "then withdraw your agents from Massachusetts." Finally a report was sent in. Wright found it a fine looking statement; but it did not meet his dreary mathematical test. He found that the International had a deficit of nearly $1,000,000. He riddled the statement in his official report, and was especially severe upon the distinguished mathematicians that had countenanced it. "I find," he said, "that there are parties connected with the parent office in London who have endeavored to deceive the people of Massachusetts, making them believe that the company has been earning large profits while it has really been squandering sacred funds. Its assets are only forty-seven cents on the dollar and we should naturally think that no one could have known this better than a Fellow of the Royal Astronomical Society who had labored four months over the figures." This report produced perhaps the most celebrated discussion in the history of American life-insurance. The International called to its assistance the most distinguished actuaries in England, and Professor Pierce of Harvard, who twisted figures in every possible way to prove Wright wrong. Again time justified Wright's action; again he kept the money of thousands of American policy-holders out of a mismanaged company. In about ten years the International found itself unable to pay its claims, because it had not kept proper reserves, and failed under scandalous conditions.

Wright's Fight in Behalf of Lapsing Policy-holders

Wright soon discovered that his legal reserve law did not in itself reform the life-insurance business. It made life-insurance safe and solvent; it did not make it just. It prevented companies from cheating their members out of their policy claims; it did not

compel them to treat the insured fairly. Solvency, however, remarked Wright, was not the only issue in life-insurance; there was a question of equity as well. He found that the greatest abuses existed in the treatment of lapsing members. A few companies paid certain surrender values on lapse; but, in the main, a system of wholesale forfeiture prevailed. Most policies stipulated the payment of premiums at certain dates, "twelve o'clock noon," on pain of absolute forfeiture. Policies were abandoned then, as they are now, in large numbers. In 1861 Wright found that six thousand two hundred and thirty-six policies had been terminated; and only six hundred and thirteen by death; the remaining five thousand six hundred and twenty-three, insuring $13,677,000., were dropped for non-payment of premium. Many of these were abandoned because of poverty. In other cases the reasons for insuring had passed. Hundreds were also dropped through inadvertence. Members forgot the day of payment; and would wake up, a week or so after, and find that the savings of years had been swept away. Stories are told of sea captains, who, detained on their voyages, returned to port to find their insurance suddenly wiped out. Illness, sudden insanity might also interfere with prompt payment.

The companies, of course, could not justify this on any sound life-insurance grounds. In all lapses the amount which they should return was pretty clearly indicated. It must be, of course, the larger part of the *reserve*. This reserve, as already explained, is the amount accumulated to meet future claims upon the policy; it provides, that is, for future contingencies. Manifestly, if a policy lapses, there can be no future contingencies to provide for; and clearly the accumulation should be returned. This principle is now generally recognized. If you lapse now, you get a considerable part of your reserve; if you borrow money from the company, that money is taken from your reserve. Before Elizur Wright pointed out this simple equity, few companies observed it. They all held large sums in their treasuries withheld from lapsing policy-holders. Wright found that many companies encouraged the lapsing habit. In this way they obtained great sums which they used in wasteful expenditure. A peculiarity of the business, he pointed out, was that a company always enormously profited from its own bad reputation. Policy-holders were thus frightened into dropping out. Many unsound companies thus kept themselves from insolvency. They appropriated large parts of the premiums as they came in, and then recouped themselves by lapses. Many, like the Mutual Life of New York, paid all their working expenses in this way. In one year the New York Life made $375,000. on lapses — in those days a large sum. The Mutual reaped a great harvest in the Civil War, when nearly all its Southern policy-holders withdrew. In some cases swindlers obtained control of companies, and then spread the most damaging reports concerning their solvency. They sent agents broadcast to frighten policy-holders out, occasionally paying small sums on surrender. Then they themselves appropriated the money standing to the credit of the policies — that is, the reserves.

Passage of the Non-Forfeiture Law

As far as the Massachusetts companies were concerned, Wright stopped all that. His law had clearly pointed out the nature of the reserve; and, as an essential corollary, he proposed another measure vesting its ownership in the insured. Thus, in 1861, Wright forced through the legislature, again in the face of united corporate opposition, his world-famous non-forfeiture law. This prevented the companies from appropriating, themselves, the reserves of their retiring members. Wright, at this time, did not compel them to pay the reserve back in cash; under his law, the companies, in case of lapse, applied it to continue the policies in force for the exact period the cash reserve would buy. The companies pressed the only valid argument ever brought against the surrender value system; that it encouraged adverse selection against the company; that under it, only the healthy members would retire; that those anticipating early death would certainly remain; and that thus, by increasing the average of mortality, it might weaken the company as a whole. Wright always recognized the justice of this argument, as long as it was not pushed to extremes; and so, in his first bill, he allowed the companies to retain twenty per cent of the reserve as compensation for the loss of the member. Afterwards he regarded this *surrender charge* as excessive; and in other ways did not accept his own measure as ideal. It marked however, an epoch in life-insurance. After 1861 no Massachusetts company could cheat

its retiring members. Though the law applied only to Massachusetts it had a most wholesome influence on life-insurance practice. The Massachusetts companies became so popular, because of their non-forfeiture features, that the system, more or less modified, was generally adopted. From Wright's little dingy room in Boston his non-forfeiture reform spread to the four corners of the earth. England, whose companies had for generations robbed their retiring members, adopted the American system.

Wright next took up the subject which, more than any other, has disturbed the life-insurance business for the last twenty years, — that of the surplus. As explained in a former article, life-insurance premiums are purposely made redundant. The companies figure on a certain amount for death claims, expenses, and reserves; and then, to be on the safe side, always charge an excess price. This excess, when returned, is popularly known as the "surplus" or "profits" or "dividends." Wright found practically all companies returning their surplus, or making their dividends, once in every five years. They had borrowed this idea, as well as numerous others, from England. Wright soon announced the proper method; nearly fifty years ago he took a bold stand for the annual dividend system. He declared that it was a fault, rather than a source of pride, that a company had large accumulations above the amount required for its reserves. This simply signified that it overcharged its insured; that it withheld from policy-holders money which was rightfully their due. "If the surplus should not be divided," he declared, "but continue accumulating till those who are the first contributors to it, and for that reason probably are most largely interested, have dropped away by death, or by the lapse or surrender of their policies, a wrong will be done which, though not so frightful as bankruptcy, may be as extensive in its transfer of property from the hands of owners into those of strangers." At the beginning of Wright's administration few companies paid their dividends in cash; but in the form of additional insurance. If the policy were lapsed, all these paid-for additions were also forfeited. In this great reform, too, Wright's opinions ultimately prevailed. In 1866 the Mutual Life began to pay annual cash dividends. The other companies were forced by competition to follow suit.

Wright was Commissioner from 1858 to 1867. In those nine years he had entirely transformed the life-insurance business. He developed the idea of state supervision, an idea now generally adopted. He made American life-insurance companies the best in the world. England readily admitted the superiority of our system. In 1863 Gladstone devoted several days to denouncing the practices of the English offices. "Their proceedings," he said, "are worse than wholesale robbery, and there are many persons who have never seen the inside of a jail and yet who had better be there than many a rogue that has been convicted ten times over in the old Bailey. For needy aristocrats to make stool-pigeons of themselves is the regular game." At that time the American companies, thanks to Wright's patient supervision, were our greatest national exemplars of honesty and justice. They devoted themselves to a simple end — the insuring of lives. Ninety per cent of all their policies were on the ordinary life plan. They had not discovered that life-insurance was an "investment." They knew nothing about gold bonds. They distributed their surplus — paid their "dividends" — annually; they had no "deferred," no "accumulation" system; no tontines. They had no trust company annexes; did not use their funds generally in Wall Street; and did not make themselves adjuncts to great political parties. They furnished insurance, too, at much lower rates than the present quotations. They conducted business on a reasonable margin of expense. They paid only ten per cent of the first premium to agents; now they pay anywhere from twenty-five to one hundred. They had no elaborate office buildings scattered all over the world; when the New York Life, in 1867, proposed to erect a modest structure on Broadway, several influential persons called upon the insurance department to suppress it on the ground of extravagance. American companies insured only Americans; they did not look for business in China and Japan.

Driven Out of Office; But a Reformer Still

Like all reformers, Wright paid the penalty of his zeal. He asked too many questions; demanded from the companies too many papers. He was too hard on the sharpers. His crowning sin was his exposure of the receivership proceedings of the Eagle Insurance Company. He found

the receivers milking this dry; and in his usual blunt fashion, published the facts. His enemies combined against him; "Ben" Noyes, whose company he had driven out of Massachusetts, worked night and day to unseat him. Wright, being no politician, knew nothing of all this, and while he busily pored over his figures, the politicians at the state-house deftly legislated him out of office.

Though thus summarily removed from an influential position, Wright, by no means gave up the battle for honest life-insurance. He was now sixty-four years old; but he had the fiercest struggle of his life before him. New York now began to get the lead as the headquarters of life-insurance; had begun to develop the dishonest practises which, in their full flower, have recently been revealed. Henry B. Hyde had started his great Tontine scheme; William H. Beers had followed suit in the New York Life; and the Winston régime had gained the upper hand in the Mutual. These forces combined to undo practically everything that Wright had done. He had built up life-insurance on the basis of honest state supervision; they did all they could, by corrupting the departments, to undo it. He had rid life-insurance in part of its greatest evil — that of forfeitures; they proceeded to recast the whole life-insurance system with forfeitures as its keystone. He had induced a period of management economy; they instituted the present extravagance. He had made life-insurance an institution run entirely in the interest of the insured; they reduced it to a machine run, as Wright himself phrased it, "chiefly in the interest of the runners." Against all these innovations, of course, Wright took a firm stand. From his home at Medford, he almost daily, for twenty-five years, inveighed against what he called the "New York life-insurance ring." Almost alone, he foresaw many things that Mr. Charles E. Hughes has recently laid bare; he even exposed many of the particular abuses which, in the last few months, have so astounded the public. His strictures on the Mutual and the Equitable read almost as though written yesterday.

Wright's Long Battle With the Mutual Life

And it is not until we study his twenty-five years' campaign that we realize how long seated are the present evils; how frequently they, and even the very men recently in control, have been exposed; how really short-lived the public memory is; and how great the danger is that, because of this national forgetfulness, the present upheaval may not end in lasting reform. Especially instructive, from this standpoint, is Elizur Wright's long battle with the Mutual Life. About 1869 he discovered the corrupting influences at work. Frederick S. Winston had organized a palace revolution and seated himself in control. Winston was a bankrupt dry-goods merchant. For several years he drew no stated stipend from the Mutual Life, but received irregular "advances." His creditors had hauled him up in supplementary proceedings; and he evidently adopted this arrangement to keep his salary from them.* Winston was a man of commanding energy; of despotic and choleric temper; short, stout, dignified — the very type of high-toned financier always inevitably associated with the Mutual Life. He was a trustee in five or six churches, connected with the American Bible Society, and deeply interested in foreign missions. Robert H. McCurdy had been closely associated with him for many years; and naturally when the latter's son, Richard A., was graduated from Harvard, a place was readily found for him in the Mutual Life. Wright soon discovered that Winston and McCurdy were managing the Mutual in the most high-handed fashion. They ignored their trustees, except a favored inside ring, to whom special favors were granted, precisely as the great life-insurance managements do now. "Dummy directors" was already a phrase in current use. They had already fully developed the present system of proxy control. The Mutual Life, and all the other mutual companies, had been organized as pure democracies. They had no shareholders, the theory being that the policyholders would elect, by a general plebiscite, the trustees and equally participate in all the benefits of the business. Winston and McCurdy, declared Elizur Wright, had transformed their company into a pure autocracy. They held proxies enough, he said, to insure their own election, in "the face of any opposition, short of the miraculous." In fact they had twenty thousand or thirty thousand ready to vote at the slightest indication of revolt. They jocularly called these proxies

*Ebenezer Dale against Frederick S. Winston, Supreme Court of the State of New York. A. B. Tappan, Referee. Oct. 1865.

their "children of Israel," because they were too numerous to count. They publicly announced their purpose of selecting only those trustees "who were friendly to themselves," and rode rough-shod over any independent policy-holders movement. Back in 1869 several New York members attempted to unseat them. This election resembled a Sixth ward primary. As a measure of intimidation, the Mutual compelled all policy-holders to write their names on the back of their ballots. The leader of the opposition was violently assailed by an administration "watcher," who threatened, in so many words, to "smash his face." In the end, after a few timid policy-holders had deposited their votes, McCurdy came up and dumped several hundred proxies into the box; and so, easily carried the day. That was the last time the policy-holders ever tried to control the Mutual.*

Under Winston many present day abuses — nepotism, legislative corruption, improper use of policy-holders' funds, and illiberal treatment of the insured — first got their start. The executive officers carefully safeguarded their own interests. They all received the most liberal salaries and, at the end of each year, voted themselves additional "bonuses." In three years, they thus added $189,000. to their regular compensation. In order to conceal this transaction, they charged these amounts as *dividends to policy-holders*.† Winston had quartered upon the Mutual's agency force numerous relatives. He had one son as Medical Examiner, another as cashier, another as clerk. He had appointed his son-in-law, one Harvey B. Merrill, to the Mutual's most lucrative general-agency. Merrill had his headquarters at Detroit, and received a percentage on every policy written in the state of Michigan, Indiana, Illinois, Wisconsin, and Minnesota. Winston himself admitted, on the witness-stand, that while enjoying these perquisites, Merrill spent a considerable part of his time in Europe.†† The gross income of his agency amounted to more than $100,000.* a year. In 1865 President Winston's son, Frederick M. died. He had taken out policies to the extent of $12,000., but, several years before his death, had surrendered them for their cash values. The Insurance Committee revived these policies and paid the $12,000. to young Winston's widow.† Judge Alexander Bradford, a Mutual trustee — one of the inner ring — had held for several years a $10,000. policy but had surrendered it. When Bradford was on his deathbed, the Mutual restored it.†† Winston also extended improper favors to a few inside trustees. He deposited money in banks in which certain trustees were interested. He also lent money to others under suspicious circumstances. He thus advanced $30,000. to Seymour L. Husted, on the pretence of purchasing United States bonds. When Husted paid it back Winston, in order to conceal the transaction from the trustees, compelled a clerk to falsify the accounts.§ He lent $18,000. to certain state commissioners, and carried it on the books as "cash on hand." He farmed out the business of examining titles on mortgage real estate loans to favored trustees. Under his régime also the use of Mutual money for legislative purposes began. In an investigation into the Mutual Life, held in 1870, President Winston admitted that he had given a well-known lawyer $6,000., for work at Albany in connection with certain proposed legislation.‖ This appeared in the Mutual's books as "taxes." "This lawyer earned the money," added Winston. The Mutual also admitted paying $3,500. to George W. Miller, Superintendent of Insurance, to further a bill intended to crush out smaller rivals. These items may seem small compared with recent lavish expenditures for similar purposes; but there is the germ of present-day Houses of Mirth and Andrew Hamiltons.

In the great scandal which shook the Mutual to its foundation thirty-five years ago and resulted in the deposition of Sheppard

* Testimony of the Committee on Grievances relative to the petition of Stephen English (1873 New York Assembly Document 169, page 108).

† For corroboration of this charge, see Report of the Committee relative to the petition of Stephen English. (New York Assembly Document No. 155, 1873): "The distribution of a bonus of over $189,000. among the officers of the Company, in addition to their ample salaries, and its concealment from the policy-holders by charging far the greater portion of it to *dividend account*, were proved to be true."

†† Examination of witnesses before George W. Miller, 1870. Page 242.

* From this amount, of course, must be deducted the commissions paid to sub-agents.

† Report of the Committee on Grievances relative to the petition of Stephen English (1873 New York Assembly Document 155): "The charge that surrendered and forfeited policies in the life of President Winston's son had been revived, *after his death*, was proved to be true." Page 3.

†† Ibid: page 3. "The illegal purchase, at a higher rate than its surrender value, of a policy on the life of a trustee; its subsequent restoration when he was actually moribund and its payment as a death claim, was proved."

§ Examination of witnesses before George W. Miller, Superintendent of Insurance in relation to certain charges against the trustees and officers of the Mutual Life Insurance Co. (1870). Pages 82-83.

‖ Ibid: page 237.

Homans as actuary. Elizur Wright himself had played a part. In 1869 Homans refused to audit President Winston's financial statement He declared that it contained gross inaccuracies. He pointed to an item of $2,500. charged up as rent for the Boston office, which had really been paid to Henry B. Hyde, President of the Equitable, for legislative purposes at Albany. He also declared that President Winston proposed to deprive his policy-holders of a large amount of *post-mortem* dividends. The Mutual was then on the annual dividend system. In case a member died his beneficiary received, with the full claim, the amount of the next succeeding dividend. Winston, without consulting the trustees, declared that these should no longer be paid. Homans, the actuary, insisted that they should. A fine row resulted. Winston acted in his usual arbitrary fashion. He told Homans that if he didn't certify to the statement, he would get another actuary who would; and, in fact, finally compelled Homans' assistant to put his name to it. The trustees were finally aroused, however, and referred the question to Elizur Wright and two other experts. Wright declared that the dividends must be paid. Winston still refused, and dismissed Homans for insubordination. Afterwards, Homans frequently declared, the Mutual had to appropriate $2,000,000. to rectify this mistake.

Wright Establishes the Cash Surrender System

Wright made Winston's existence unbearable for fifteen years. He exposed injustices of the insurance system he stood for. He riddled his annual reports showing, year after year, how the financial statements were twisted. He thus exposed the Mutual's famous trick of increasing its annual income by counting a large part of its receipts *twice*. He snowed that it counted as money actually received, a large part of that which it applied in reversionary dividends. For example, you paid the Mutual a premium of $100.; at the end of the year you received a dividend of $30. which was used to purchase reversionary insurance; the Mutual would count it as $130. cash received. In ten years, Wright showed, it had swelled its income $43,000,000. by this ingenious process. Its purpose was to conceal the extravagances of management. All companies figure the expenses by comparing expenditures with premium income; if the income were thus falsely increased, the Mutual could spend millions of dollars and no one be the wiser. For twelve years they thus claimed an expense rate of eleven per cent; actually, said Wright, it was twenty-one. In 1873, he declared, it thus increased its income to the extent of $6,000,000 The extravagances he particularized were practically those which the recent investigation has disclosed. He declared that the Mutual staff divided each year at least $150,000. of superfluous salary. Again and again he called attention to the wastefulness of the agency department. This then, as now, was a portentous scandal. Wright also showed that the Mutual spent enormous sums for advertising. It subsidized, by advertisements, not far from thirty life-insurance papers; and had also largely muzzled the daily press. Much indignation has been aroused by recent revelations of the Mutual's publicity bureau; its collection of journalistic leeches; of "Dollar-a-line" Smith, whose business it was to secure favorable notices of the Mutual and its officers. Elizur Wright exposed all that thirty years ago. He frequently found it impossible to get his own communications in the papers because of the Mutual's influence. Attacks upon him frequently appeared in the New York papers, sometimes printed as extracts from other journals. Wright learned that these had been paid for at the now familiar rate of a dollar a line!

Wright's greatest struggle with the Mutual was in his attempt to establish a system of cash surrender values. He began this agitation in 1869, and kept at it for nearly eleven years. He always had the utmost solicitude for those compelled to lapse their policies. He soon became dissatisfied with his 1861 non-forfeiture law. It granted only extended insurance; Wright insisted that the companies must, if required, pay cash. He clearly demonstrated the reasonableness of this. He took the position that the reserve on each policy — the advanced payment, the unearned premium — belonged exclusively to the insured. He was entitled, Wright declared, to do whatever he wished with it. If he wished to borrow it, the company must lend; if he wished to leave the company and take the larger part of it with him, he could do so. In 1871 he introduced his cash surrender law in the Massachusetts legislature. He got it through the House, but Judge McCurdy came up in the interest of the Mutual and killed it in

the Senate. The Mutual fought it because it made enormous profits on lapses. It treated its retiring policy-holders with the utmost illiberality. It had no fixed rule; if one wished to surrender his policy, he got just what the company saw fit to give; if he lasped, nothing at all. Under no condition, did the Mutual ever pay more than fifty per cent. Wright showed that the Mutual had lapsed more than fifty per cent of all the policies issued; and that it thus mulcted policy-holders of $1,000,000. a year. In 1876 he attempted to get in the Massachusetts legislature in order to fight for cash surrender values, but failed. Ultimately, however, he won his great fight. In 1880 Massachusetts passed Wright's cash surrender bill. All companies have adopted his ideas; cash values and loans are now written in nearly every policy issued. The New York companies make more noise over their cash surrender features than any others — entirely forgetful of the viciousness with which they opposed them for years. The Mutual, which, in Wright's time, gave only a small part of the reserve on surrender, now loudly boasts that it gives more.

Wright's denunciations of the Equitable now have all the sanctity of prophecy. He had a certain admiration for Henry B. Hyde as a pushing life-insurance man, but abhored his practices. He denounced the Tontine scheme — of which the modern successor is the deferred dividend — when first started, and increased his vehemence as its full meaning appeared. In 1882, three years before he died, he said: "Some day there will be a terrible crash in the Equitable. Its disruption is only a mattter of a few years." It took twenty years for that crash to arrive; the disruption, as we all know, was avoided only by the sensational transfer of stock control. In this, as in everything else, has time justified Elizur Wright.

The next article will describe the early life of Henry B. Hyde and the establishment of the Equitable Society. In this and succeeding chapters, Hyde's career, and his influence upon the history of American life-insurance, will be given in detail.

THE SEA WITCH

BY

MARJORIE L. C. PICKTHALL

Endlessly fell her chestnut flowers,
Faint snow throughout the honeyed dark.
The myrtle spread his boughs to drink
Deep draughts of salt from the sea's brink,
And like a moon-dial swung her tower's
Straight shadow o'er her warded park.

From her calm coasts the galleons fled,
The fisher steered him further west.
No port was hailed, no keel came home
Across that pale enchanted foam,
But by her roof the thrushes fed
And wandering swallows found their rest.

The shadows touched her tenderly,
The red beam lingered on her dress.
The white gull and the osprey knew
Her tower across the leagues of blue.
The wild swan when he sought the sea
Was laggard through her loveliness.

UNCLE SAMMIE

BY

CHARLES FLEMING EMBREE

AUTHOR OF "BRINER'S WHEAT," "THE CHUMP," ETC.

ILLUSTRATED BY E. DALTON STEVENS

UNCLE SAMMIE approached Decoration Day with great anxiety of mind. He limped around his prune orchard, laboring with his rebellious and diseased old legs, murmuring about Bill's grave, and in an immeasurable trepidation lest ill-health should shackle him at last. The war, the war: that was still the whole life, and soul, and being of Uncle Sammie. He had talked the Civil War, and laughed it, and wept it, for more than forty years. Even California, to which he came at the end of the historic struggle, and which has revolutionized the lives of many thousands, had failed to pale in any measure whatever the picture of those vivid years in his mind. His comrades even jestingly nicknamed him The War. His genial and sandy face was now haggard, but had an etherealized look, because he was always recollecting something grand and historical. He used to stop in the middle of a meal and make large mention of Gettysburg. Now, in his seventieth year, he was little more than a tottering incarnation of memory.

"You see," he was accustomed to say with a tragic and husky humor as though the thing of which he spoke had some extraordinary significance, "I've got a kind of a balky leg."

This was his favorite mention of himself. The balkiness of the member was no trivial thing to him, was not even a personal matter. It was no less than a national phenomenon, a result of the war as inevitable and as worthy of sedate attention as was the huge expansion of the United States, a historical fact, an epitome of the Misery of Battles.

On the night before Decoration Day, to his horror, the leg seemed holding unusual tyranny over him. The first hour after supper in the homely but attractive sitting-room of his small ranch-house at the edge of the town was an hour of despair. Then the leg seeming partially to cease its pangs, a look of profound relief and hope came over Uncle Sammie's visage. Aunt Harriet knitted yonder, with one pained eye on him; and here the old fellow sat by his big grate fire watching the leg as if he expected strange performances from it. Now he pulled off his slippers, slid far down in his heavy rocker, and toasted his cramped and aged feet with an indescribable satisfaction.

"Ah — ah — " he ejaculated, long and comfortably. "M-m-m." Though to any

one else the night was warm, to feel his feet toasting was extraordinarily fine to him.

"Harriet," he said, turning his head round. "I'm going to be able to do it." Then he added with a kind of patriotic reverence, "My leg, my leg is limbering up!"

"O, Sammie, you old foolish," she replied, angry with emotion and trouble.

"Now Harriet, now you looky here." His expression of longing was lofty, wide-minded, yet intolerant. "You know, very well do you know, how I've decorated Bill's grave every single, solitary year. Every time I've marched in line. They've always been able to say, 'Sammie is on hand with flowers for Bill.' Why, Harriet, you ought to be ashamed. You know what Bill did for me at Gettysburg. At Gettysburg didn't Bill put — ?" He had raised his hand, but suddenly finished, dropping it. "Shoot," he said, turning to the fire, pulling his sandy beard and swallowing, "you've heard it a million times."

"You'll catch your death," she said with some suffering show of fierceness. "If your're leg holds out it'll be your everlasting lung, or your old heart, or the plagued pleurisy, or somethin'."

She never mentioned the stroke he had had in his head. He knew nothing about that.

"Always, always looking on the dark side," he answered, reproachful. Then his countenance was illuminated with a smile. "Cheer up! Why, looky here; look at me, how gay I *can* be whenever I've a mind to." He got out of his rocker with a military air, and was for executing a shuffle with the leg, at which she stared, pale from awe. "Ha, ha! Harriet, I'm a game old bird yet. Gad, I've got the snap of California in my blood; I've got the western sun running up and down inside o' me! I'm a regular — Whew! Ouch! Limber up, old knee. Ah, hm! There you are, trim as a barkentine. I'm a regular cockalorum, Harriet!"

Apparently cockalorums were stiff but animated old fellows, with infinite courage, considerable dash, a little halt of limb, and crooked in the spine.

"O, go along," said Aunt Harriet, pleased, anxious, scolding. "You foolish old thing, you go along to bed."

So he took a lamp, grew sad, had a solemn mien, yawned, and proceeded in his stockings to the door.

"Never missed it yet," he said. "Laid flowers on his grave year in and year out. Why, he'd turn over in his — It agitates me, just the thought of it agitates me, Harriet. Besides, I'm as good as the best — although," here he turned with a new idea, "there's none of 'em so confounded frisky any more. That's the fact." He pondered, then went on, gazed back with excitement, proceeded, and disappeared repeating: "No, sir, there's none of 'em so confounded frisky any more!"

Aunt Harriet, with her customary air of being overwhelmed in difficulties, wiped her eye. Hearing him hesitate without, she called:

"You'll catch cold. Go along — standing there in your socks!"

The soft thuds of his feet were heard on some narrow backstairs that led to a little room under the low roof. A rose hung down from the eaves into the window.

"Hm-m. Ah-h," she heard him say from time to time, putting his leg to bed.

A distant cannon fired by some enthusiast only less decrepit than he awoke him very early in the morning, and by nine o'clock he was ready to sally forth into the town. There never was a happier man, though hours of seemingly bad-humored admonition and much anxious fussing on the part of Aunt Harriet had contributed to his readiness.

"O, I wish you'd stay at home!" she broke out at last with the pallid glare of a life-long love.

"Now, Harriet, be cheerful. Always looking — Why, I feel like a boy. You ought to be ashamed of yourself — poor old Bill. If I couldn't march with the boys and lay these roses — Ouch! There, it's getting in prime trim. Old leg" — he addressed it with a stately profundity of manner — "you're doing yourself proud, you are. Here goes. Won't they be a little bit surprised, Harriet, down around the court-house, eh, to see old Sammie, whom they call The War, heaving up over the horizon, leg and all? A little — bit — surprised! They'll say, 'There comes The War!' Good-by. This afternoon we'll listen to Buskirk's speech together in the court-house yard. Here we are, safe out o' port, and the gate shut. Safe on the high seas, Harriet — now go along!" Proceeding grandly, he turned round his head, and became disgruntled and mandatory. "Go along now, about your business."

She went with a slow step toward the house, and stared queerly at the faded paint

on it, and at some dead vines, and the path in the grass, and the prune trees. A plow stuck in a furrow just where he had been plowing when he was stricken three months before, and carried in.

A shower in the night had sweetened things, the sun was shining, and a large open square in the center of the town was green with trees around a courthouse. Little girls were passing hither and thither with flowers in baskets. The town had a bright-eyed look. Sons and daughters, widows and grandchildren of veterans waved surprised welcome at Uncle Sammie from buggies out of which enormous bouquets of California blossoms protruded. Carpenters were erecting a platform whose yellow skeleton, women of the Relief Corps already began to decorate with bunting, and among the trees was an empty congregation of chairs.

"'I'm as good as the best — although . . . . there's none of 'em so confounded frisky any more'"

Away in the distance somebody with reverberant acclaim hailed the sight of the old man coming down the street.

"The War! Well, well, if there ain't The War!"

This trumpet announcement came from a tall old judge and attracted a general attention. Countenances here and there changed.

"I — thought — you — was — laid — up!" cried out a grocer, advancing among his goods with astonishment, his hand outstretched.

A garrulous group swarmed up from every side. Many had frayed, blue coats and dingy brass-buttons. Confederates yonder approached with approving, conservative, sympathetic, yet distant gaze.

"A little — bit — surprised!" vibrated the old man's voice, like a tightly strung instrument, as he steered down upon them, his thin and strained face lit with triumph. "You thought The War was done for, gentlemen? Maybe you thought, gentlemen, that The War was dead! No, sir; I'm still captain o' my leg. Good morning, Albert. How're you, Fred? Jim Jenkins, let me shake your crooked paw — whyn't you straighten out your fingers? John, you've shaved off your — Gad, the town is looking polite. Judge, you're getting thin in the whiskers; it beats all how you do hang on! How's your bones? Want a little lubricating? Boys, are you all greased up?"

His laugh was somewhat solemn. The judge took a ceremonious attitude; they all stood round in a circle and bent their varied and aged eyes on what Uncle Sammie carried in his hand. There was a moment of deep silence, and some glanced at others with a certain uneasiness.

"Them's lovely roses, Sammie," the judge said at length significantly, as though he were the spokesman of a universal fear or warning.

Sammie gazed away at the northern sky.

"For Bill," he said, with a kind of epic simpleness.

Some rubbed the frayed edges of their blue coats, as though they were embarrassed.

"But, see here, Sammie, you ain't a-going to try to march?" one ventured, and hobbled to a wall in order to lean on it. Over yonder Confederates walked by, sympathetic and distant.

Sammie swept the company with a look of exaltation, seemed about to speak, and made never a reply.

He went on toward a hall. They came very well. The faces of all had the misty expression of the past, recollections of sublime tragedies, and hints of the grave.

"Here's Sammie! Here's The War! Why, boys, ha, ha! if there he ain't!"

He was excited, exhilarated, toddling, feeble.

"Gee-mun-ee! What roses! Why, Sammie, you ain't a-going —— ?"

"Looky here!" he ejaculated angrily. "Did you fellows think I was going to desert?

"'The War! Well, well, if there ain't the War!'"

after, and the street was full of their like. He looked excessively resentful, turned his head, and called, joking at them queerly:

"What you hobble so for? Hobbling along like a gang o' cripples! Whyn't you fellows march straight, like me?"

He shook his arm and walked like a captain.

Round the stairs to the G. A. R. hall the old soldiers were gathering, all the sidewalks were dotted with them, the stairs creaked under their slightly unsteady tread, here and yonder they stood in groups leaning on canes or half reclining against the walls; fat old soldiers, lean ones, some jolly, some sad and cadaverous, some prosperous, some failures, some on crutches, a few carrying their years

Old Milt, you still talking politics? Well, can't I hold out as long as you? Boys, when we pull up and camp in heaven, dinged if we won't find old Milt on a corner of the golding streets talking politics with a cherubim!"

They hilariously slapped one another's backs, and laughed, and bent double with dry cacklings. Sammie was the glowing center of a crowd.

"Straighten out your old backbones!" he cried. "What's the matter with yuh?"

They all looked at the flowers. They had flowers themselves. Some Confederates, with the same kind of countenances as theirs, fraternized with all these. Sammie held out his blossoms.

"Boys — for Bill," he said.

They all looked at the gutter, or the sky, or the wall. Sammie then said huskily: "Bill he planted this rosebush in my yard himself."

They looked at their own inartistic bouquets. Some were chewing, and spit.

"Tell us about that time at Gettysburg, and how Bill he — " one of them began, and spat very far.

"You see, it was like this," Uncle Sammie said, his eyes a bit damp and shining. He stood at the foot of the stairs and spoke in an oratorical manner, to many auditors. "You see Bill was impetuous. You couldn't hold him down. You recollect what a warm-hearted fellow Bill was. When the order came to march to the front —— "

They were gazing at him with moveless countenances; they thrust out old, stiff legs and stood attentive. They had a stolid and listening air.

"Aw, shoot," said Uncle Sammie, in sudden disgust, and moved a little off; "you've heard it a million times."

"The band is getting ready," they said. "Let's go up-stairs."

"No, boys," Sammie answered, propping himself up, weak and cheerful against the baluster. "I'd like mighty well to see the inside o' that hall again, but I feel I'll kind o' have to save up my leg for Bill."

"You're looking a little pale, Sammie."

"O, go along. I won't begin to get pale for fifteen years yet. Talk about a young, frisky thing like me getting — Hay, hum. Boys, I'll just rest here. Is the band coming?"

The band was beginning to play on the street.

"Pale," sniffed Uncle Sammie, mopping his brow and sitting down on the bottom step unsteadily.

"Sammie, we really don't think, now," said some, with apologetic anxiety, "that you ought to march; it's a long way and the sun is getting hot."

They stared at him, frightened, with their mouths open, but he just raised his eyes to the level of their brass-buttons which shone rather dully.

"Now, looky here, boys," he began to complain with a gentle bitterness, seeing them as through a veil, "if you don't quit that kind of childish talk you'll make me real provoked."

Many soldiers came down the steps and passed him, while more were gathering from all points of the compass. Flowers were everywhere; the procession formed, headed by the band playing hymns.

The old blue-coated men fell in line by scores. Many seemed weary even before they got a start, but they had an appearance of placid proprietorship in a national event. The rickety ones looked as though they marched to their last resting places, having no intention to return. Uncle Sammie took his place between two comrades of Gettysburg. His face was grim. Away they went.

In the court-house yard, round all the corners, in all the windows, and on the lawns, people stood looking; some women wiped their eyes. The town had been cheered, yet it now got a sad air, beholding its decrepit saviors marching to the grave.

Going beyond the last houses among trees, they emerged on a hot, dusty, country road. The band now indulged in a slow and rumbling funeral march. Sammie's comrades, looking at him, saw that he was as pale as death. He clutched the roses, breathing hard.

"Sammie, you'd better drop out," they said. "Why, see here, it ain't worth hurting yourself for."

He turned on them with scorn, but his humor flickered across his countenance.

"Ain't it?" he said.

After a while he mumbled:

"Don't bother me, don't bother me. I'm busy — with my leg."

They were aware that the real trouble had been in his head; they looked at each other.

The march continued past orchards and grain fields and rows of mammoth eucalyptus trees, which a breeze made to bow down their heads in a reverent manner, as though they detected the passing of some august presence.

The day was growing very hot; all along the line a few old veterans dropped out and sat on the bank of earth beside the way. The column straggled, the faces of the marchers taking on a haunted and melancholy look. The landscape was beautiful, and yonder on a distant hill rising against the sky the cemetery lifted white stones to the sun.

"Sammie!" they cried. "See here! You mustn't go no further. Why, it ain't

worth killing yourself for. What's the matter with you?"

"Ain't it?" the old man muttered.

His eyes had a glazed appearance, his set face was fierce and haggard; he staggered a little.

"Bill 's not going to be able to say, 'Sammie, why didn't you decorate my grave to-day?'"

The march continued, his iron determination making him steadier. They went down a hollow and over a wooden bridge, the band playing "Watchman, Tell Us of the Night." The breeze imparted to wide fields of sunlit grain a traveling undulation like that of water.

The road ascended toward the cemetery, which looked cheerful; and away behind the column the towers of the distant town floated on the universal greenness.

At a turn a lane bent abruptly upward to a gate.

"Sammie! Why, my God, boys, we'll have to make him stop. Sammie, you old reckless man. You've got to drop out. You'll kill yourself!"

He turned defiant, hollow eyes on them, and expelled his answer out of a hoarse throat:

"He wasn't afraid of killing himself for me, was he? I'll put 'em on his grave — if I have to crawl! Take your hands off me!"

He trod on wildly up the lane. Ahead of him the notes of the band implored, "Watchman Tell Us of the Night."

They turned in at the gate. To their left the slope, with its graves, sod-beds, and marble, rose to the sky-line. Far to the right the town could be seen. The blue-coated column went on over long grass that straggled on a path.

"Sammie, you've got to sit down!"

"I'll put 'em — on his — if I — " He fought gutterally with his words. He gasped and staggered ahead a little. "If I — *bust!*"

He was just within the gate. His comrades rushed at him. He swerved and fell, and when they stooped to pick him up he was trying to crawl.

"Is this it?" he shouted. "Boys! Is this — Bill's grave? There — there! Whyn't you answer? That's it — ain't it? — Boys!" His cry was terrible.

"Yes!" they kept yelling at him, for he seemed deaf, though he was a long way from Bill's grave. They could hardly loosen his convulsive clutch from the roses. Stretching out his hand, which thorns had made bleed, he was groping and pounding with the bouquet on the ground. "Yes! That 's his grave, Sammie!"

He had his ghastly face lifted to them, and suddenly seemed to hear. His muscles all relaxed, the flowers fell, and he shut his eyes.

An hour later they came bringing him home in a carriage. At the gate he opened his eyes, and Aunt Harriet, having run out in agitation, fell upon him in a spasm of weeping.

"Sammie — Sammie — you — old — fool!"

The awful cry measured her love. When they prepared to carry him in he was muttering to her:

"They played a trick on me. I didn't decorate — Bill's grave. I recollect. You see I've got — Gettysburg. 'Sgettysburg — A kind of a — balky leg. Never mind — soon I'll be — where I can decorate — Bill."

Half way between the gate and the dead vines he died.

A committee composed of two Southern veterans and two Northern veterans came and waited on Aunt Harriet. The Confederates were sympathetic, having lost the distant look. All four were old fellows, and hobbled in, two in gray, two in blue. They sat down embarrassed.

"We're going to put up a tombstone. You see, we called him," they said diffidently, afraid it might sound foolish, "The War. We wanted to know if you'd mind if we made mention of that, just on his tombstone, you know."

They looked sheepish; they had a fear lest they might seem to have fallen into sentiment. Aunt Harriet, sitting with her head in her hands, was comforted by them.

It rained when they buried him. A great crowd was on the hill in the rain near Bill's grave. All the Confederates in gray stood beside all the members of the G. A. R. in blue.

"We'll all be like him — perty quick," they said.

A band played, and everybody looked at the white board which the undertaker placed at Sammie's head. It bore temporarily the inscription that the stone would permanently bear. Under his name and the dates the rain beat against the words:

"The War is Dead."

"HE SWERVED AND FELL, AND WHEN THEY STOOPED TO PICK HIM UP HE WAS TRYING TO CRAWL"

THE THREE MEN WHO RISKED THEIR LIVES TO TEST A THEORY

MAJOR WALTER REED
Surgeon U. S. Army

JESSE M. LAZEAR
Actiag Ass't Surgeon U. S. Army

1ST LIEUT. JAMES CARROLL
Assistant Surgeon U. S. Army

YELLOW FEVER: A PROBLEM SOLVED

THE BATTLE OF NEW ORLEANS AGAINST THE MOSQUITO

BY

SAMUEL HOPKINS ADAMS

AUTHOR OF "TUBERCULOSIS: THE REAL RACE SUICIDE," "TYPHOID: AN UNNECESSARY EVIL," ETC.

ILLUSTRATED WITH PHOTOGRAPHS

ALL the world of science now knows that yellow fever is transmitted by the bite of a single species of mosquito and by that agency alone. Patient and perilous experiments have established the responsibility of the little gnat to which is given the name of *stegomyia*, proving it to be the deadliest of all creatures of prey. It kills more human beings every year than the dreaded cobra; more, probably, than all the wild animals of the world put together. Yet so little understood and so difficult to combat has been this tiny man-slayer that those of our cities which are subject to its ravages have lain supine before its onslaught, up to last year. Then came the yellow fever outbreak in New Orleans, and the first great American victory over an epidemic.

Eight years before, the mosquito-plague had infected the great, busy, joyous metropolis of the South. Ignorant of the real processes of the infection, New Orleans had fought it blindly, frantically, in an agony of panic, and when at last the frost put an end to the helpless city's plight, she lay spent and prostrate. The yellow fever of 1905 came with a more formidable and unexpected suddenness than that of 1897. It sprang into life like a secret and armed uprising in the midst of the city, full-fledged and terrible. But there arose against it the trained fighting line of scientific knowledge. Accepting, with a

fine courage of faith that most important preventive discovery since vaccination, the mosquito dogma, the Crescent City marshaled her defenses. This time there was no panic, no mob-rule of terrified thousands, no mad rushing from stunned inertia to wildly impractical action; but instead the enlistment of the whole city in an army of sanitation. Every citizen became a soldier of the public health. And when, long before the plague-killing frost came, the battle was over, New Orleans had triumphed not only in the most brilliant hygienic victory ever achieved in America, but in a principle for which the whole nation owes her a debt of gratitude.

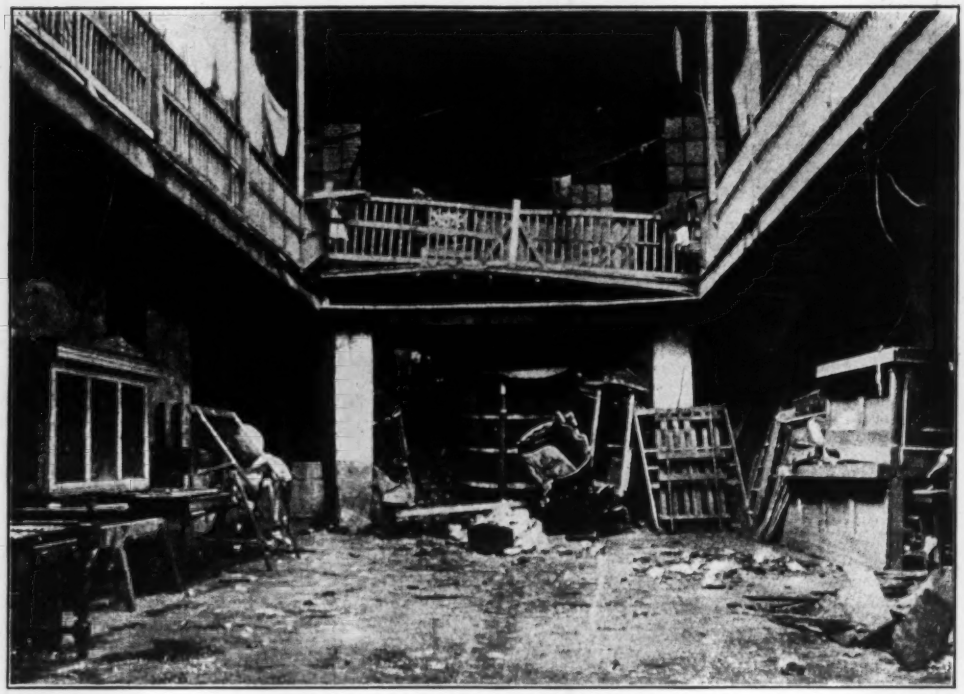
The Mosquitoes Found Guilty

For the foundation of her defenses New Orleans must acknowledge her debt to three young U. S. Army surgeons. Reed, Carroll, and Lazear established near Havana in 1900 an experiment station to test on human subjects the mosquito theory suggested by Finlay and earlier observers. Two adjoining houses were selected, presenting precisely the same conditions of hygiene, sanitation, and temperature, and in these squads of volunteers were domiciled. In one was put the soiled sheets, pillows, and blankets from the hospital at Havana in which yellow fever patients had slept and died. This dwelling was carefully screened to prevent the entrance of mosquitoes. In the foul bedding the volunteers slept for two months. Not one case of yellow fever developed among them. The other house was kept as clean as sanitary science could make it. Everything used by the men who volunteered for this part of the work, was sterilized. Into the room were introduced specimens of the *stegomyia* mosquito* which had bitten

*Only the *stegomyia* species transmits yellow fever and this through the bite of the female. The male is not a blood-sucker. Other mosquitoes do not afford the proper conditions for the development of the disease within their own bodies, and without such development, transmission to the human animal is impossible. The *anopheles*, which carries malaria as the *stegomyia* carries yellow fever, and the familiar and savage *culex* are not allies of "Yellow Jack." The *stegomyia* is as common on and near the southern coast as is the familiar winged nuisance in the northern and western towns.

STAGNANT GUTTERS: A CHANCE FOR MOSQUITO BREEDING

Street in French Quarter, before this year's "cleaning up"



TYPICAL INTERIOR IN THE FRENCH QUARTER

Here the mosquitoes flourished and spread fever

yellow fever patients. Of the occupants of this room, fifty per cent developed yellow fever. Finally, men who had lived unaffected for twenty days amidst the foul surroundings of the first establishment, allowed themselves to be bitten by the infected mosquitoes, and seventy per cent of them took the disease. No low order of courage was required in those who submitted to either test, since, on the one hand, the fever was universally regarded at that time as a mysteriously airborne disease, while on the other, the physicians frankly told those who submitted themselves to the mosquitoes that they would probably take the infection.

To Prove the Theory Cost the Lives of Heroes

On the old military principle of leadership, that an officer must not ask his men to go where he himself would not venture, the three surgeons put their own persons to the ordeal. Lazear died, a martyr to humanity, and is remembered by one where the lesser heroes of our Cuban battle fields are acclaimed by thousands. Carroll barely escaped with his life, and Reed shrinking from no peril which his companions braved, came through unscathed by virtue of some natural immunity, only to die of another illness in the following year. At the price of martyrdom for several men (for some of the volunteers died), of patience and peril and suffering for the others, it was proved in the utmost detail that only through the bite of an infected mosquito does yellow fever attack the human subject ; that the fever-bearing insect itself becomes infected only by biting a patient in the first five days of the disease ; and that not until twelve days thereafter can the insect transmit the infection. Reduced to its practical terms, this means that yellow fever can exist only where the *stegomyia* breeds ; that it can spread from city to city only by transportation of the infected mosquito (practically a negligible consideration) or of human beings in the early stages of the disease going to places where the *stegomyia* is awaiting them ; and finally that the infected community which can kill off its mosquitoes can stamp out the infection. Scientifically sure as the dogma is, it puts a heavy strain upon popular credulity by the apparent intricacy of its exact processes. And upon this theory, unknown probably to one in fifty of its populace, New

Orleans was asked to stake the lives of its citizens, its immediate commercial prosperity, and the utmost concerted effort of its people. Perhaps there are others of our great cities which, in similar extremity, would so splendidly and unitedly have rallied to the standard. The test of a great epidemic has not come to them; but this is sure, that half of the spirit shown by the Southern city would, if directed in New York or Chicago against the ever-present plague of tuberculosis, or in Philadelphia or Pittsburgh against their besetting sin of typhoid, go far toward conquering these evils. We have no parallel, so far as I know, in our annals of hygiene, to last year's Battle of New Orleans.

How the fever came, or when, no man will ever surely know. From Havana, some think, but the weight of evidence indicates the infected port of Belize, whence come the United Fruit Company's vessels, bearing fruit, passengers, and sometimes mosquitoes. Perhaps it is too much to expect of a corporation that it should give information in the interests of the public health as against its own traffic. Corporations have not, usually, that quality of good citizenship. Yet I am inclined to believe that this year, should yellow fever prevail at one of its ports, the United Fruit Company would make the fact known to the quarantine authorities, regardless of the immediate effect upon its trade. There has been a considerable change of business sentiment in New Orleans since the bitter lesson of last summer. However, some two hundred refugees from Belize landed in New Orleans, late in May. Subsequent study of the passenger lists showed a number of Italian names. Whose the first case no man has ever known. But that there came to the Italian quarter of New Orleans (which is almost coterminous with the famous "French Quarter") late in May a yellow fever patient; that the mosquitoes which breed in the water barrels and swarm in the houses of the Quarter sucked the infection from the feverous veins to spread it to other men, ten or twelve days later when the disease had developed in themselves; that these men, bitten by still other mosquitoes radiated he infection in various circles; and that this ever widening process continued insidiously until the epidemic had the unsuspecting city in its grip — all this can be mapped out from the form and distribution of the infection when, full-grown it suddenly sprang, nearly two months after the first case, into the light of public notice.

Concealment — the Ally of Disease — the First Resort of the Stricken

To understand how the public could have been ignorant of threatening conditions for so long, one must appreciate first the commercial significance to New Orleans of yellow fever. Yellow fever means quarantine which stops traffic at the places of lading. It means a city shut in upon itself; commercial strangulation. It means railroad

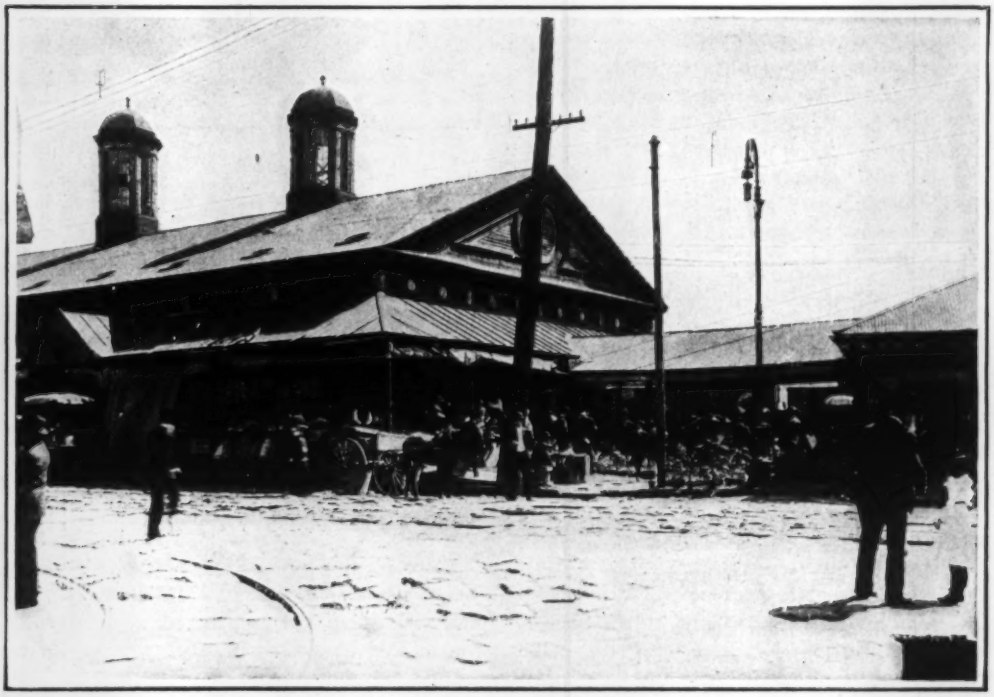
THE REV. BEVERLY WARNER

Rector of a fashionable church, he took charge of the district organizations, won the hearts of the ward heelers, and fought all summer, screening cisterns and smoking out the Stegomyia *in the battle to keep the fever below Canal Street*

yards piled with freight; steamship docks choked with accumulated shipments; perishable goods rotting on the piers and in the yards. It is more destructive than a great fire such as that from which Baltimore has just risen; it is as disastrous as panic, for it is panic's very self. Businesses shut off, railroads paralyzed, steamships fast at their piers, a bottomless market, commerce which is rightfully her own diverted to other ports, doors closed, employees discharged, universal distrust and dismay, terror, hunger, and want — all this New Orleans sees written luridly across the yellow flag of pestilence; all this

she suffered in the epidemic of '97 from which she had only just rallied. Is it hard to see why the newspapers withheld yellow fever news as long as possible? Is it not in accord with the simple instinct of self-preservation that the powerful financial interests should unite to suppress the dreaded tidings so long as there is a chance of pulling through? Is it not something less unworthy than cowardice for a physician to hesitate long before reporting a diagnosis that means disaster to his city? Twice, at least, since the epidemic of 1897 New Orleans has successfully suppressed the fact that there was yellow fever in the city, and has checked the disease before it became epidemic. This time it tried once too often. The first disastrous error, the one discreditable phase of the fight is this failure to have come out squarely and face the issue. For this, Dr. Edmond Souchon, President of the State Board of Health, and Dr. Quitman Kohnke, City Health officer, are blamed. Probably the City Health officer ought to have suspected earlier than he admits any suspicion that some extraordinary element of disease was present in the French Quarter. Certainly the President of the State Board was, by the honor of his profession, bound to report promptly the suspicious cases which, instead, he withheld from the information of the other states. Vacillating, he telephoned to Gov. Blanchard for advice when he should have been telegraphing warnings to the health officers of neighboring states. The Governor advised him to "go slow." It was bad counsel, but it was natural. Yellow Jack, once under way, does not "go slow," however, and the few days' delay destroyed Dr. Souchon's usefulness as a public official. He resigned. Great pressure was brought to bear upon Dr. Kohnke to resign also, but he has resisted it. An experienced and able sanitarian, he had fought hard for years to safeguard New Orleans from infection — and unavailingly. Twice his ordinance compelling owners of mosquito-breeding cisterns to screen them against the spread of the insects was laughed out of the City Council. No man laughed at it when it was last presented — after the epidemic came! Too late the councilmen realized that the little expenditure for wire netting would have saved the city millions upon millions of dollars. It was the effort to save the city's commerce, by less direct and worthy methods, that betrayed Dr. Kohnke into the error of letting the fever go unreported last summer.

THE FRENCH MARKET WHERE THE FEVER PROBABLY STARTED



That he knew of its presence as early as the middle of July is fairly shown by his acceptance of a special fund of $20,000. raised by the financial interests at a private meeting. Financiers do not secretly present large sums of money to city health officials for bacteriological experiments, nor to combat pink-eye or the mumps. A banker who was at the fund-raising conference tells me that the money was turned over to Dr. Kohnke without any express condition of silence on his part, but with the understanding that "he was expected to stamp out the yellow fever and keep quiet about it." Natural enough. Concealment seemed to the financiers the proper and necessary course. They knew no better then. But Dr. Kohnke knew better, as an experienced sanitarian. By his complicity in withholding the truth about the infection he has lost the confidence of the people of New Orleans, including even the very financial interests which he faithfully if mistakenly tried to serve. Yet, if I were a citizen of New Orleans, as a matter of public safety I would rather see Quitman Kohnke in charge of the City's Health than any man likely to be substituted for him by the council. While he may not admit it, he has had his lesson. There is small danger of his making the same mistake again.

The Awakening of a City to Truth and Duty

Brief, indeed, was the respite. Hope of concealment was foregone on July 23d. There were then one hundred probable cases under investigation, and reports of deaths a month back; the infection was known to be in its third stage; alarm among the secretive Italians was widespread; visiting health officers from other states were confirming their suspicions; and the State Board formally announced that the pestilence was present in New Orleans. To the community at large, it came with thunderbolt emphasis.

The city rang with the wildest rumors. Monstrous exaggerations grew as they spread. The exodus of the terrified began. Men and women hastily gathered their belongings and flocked to the trains before quarantine should pen them in. Panic was in the balance. In that hour of supreme test the city proved herself. To the grisly voice of impending disaster, as to a trumpet call, all that was best in the citizenship of New Orleans, rallied to her from near and far, in courage and indomitable hope. Midsummer is not a particularly pleasant season in the low-lying, city. Many persons who are able, get away for July and August. Now they hurried back to the stricken town; business and professional men, physicians, clergymen, cotton-growers, bankers, ready to volunteer.

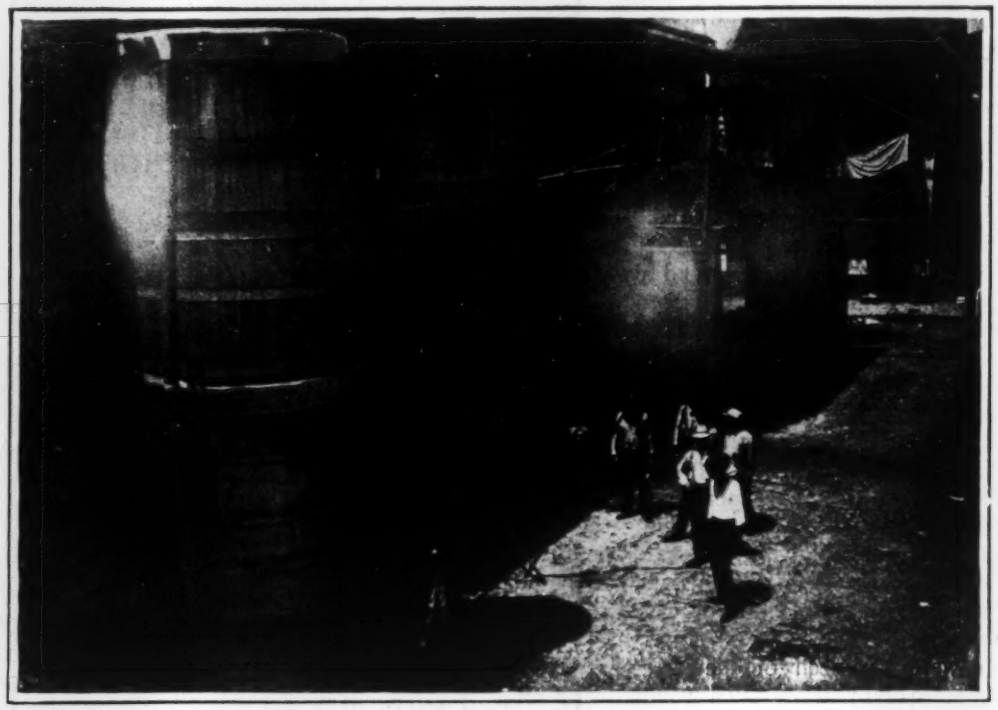
Volunteers to the Army of Health

Money was needed. Charles A. Janvier one of the leading bankers, cancelled his

HOUSE CISTERNS

Showing methods of screening against Mosquitoes

tickets to Europe and started in to raise a fund of $100,000.; no small sum in the face of a panic. It was pledged at the call. The state contributed a like sum and the city council appropriated $50,000. Men were needed. In every ward a protective organization sprang into being. Meetings were called and money was raised, each ward providing as a "district" the sinews of war for its own defense. The tone of the newspapers was admirable; no "scare heads," no superlative adjectives; no attempt to make capital of the imminent peril. The very gravity of the situation inspired local journalism with a fine sense of its responsibility. The *Times-Democrat* struck the key-note of the coming struggle in its call to the people of New Orleans: "to prove our energy and civic spirit before the world." The mayor issued a proclamation declaring



FEVER-PROOFING

A fumigating squad finishing the work of mosquito-killing in an infected house

the situation to be "serious but not dangerous" and calling on the citizens to protect all open water against the mosquitoes. "Kill the mosquitoes" was the battle-cry, and there began the greatest hunt for the smallest game ever undertaken by any community since the Pied Piper fluted the rats out of Hamelin town. The *stegomyia* was, of course, the chief quarry, but all species were put under the ban. "Let the innocent suffer with the guilty" said a speaker at one of the meetings of education. "We know the other mosquitoes don't carry yellow fever, but they're better dead anyhow. Kill them all, and you'll get the right ones as well as the wrong." It was a truly Herodian plan of slaughter.

Among those who hastened back from their vacations to proffer such help as they might give, was the Rev. Beverly Warner, rector of the fashionable Trinity Church. A ward heeler whom I met afterward in one of the slums advanced the theory for my consideration that "the Lord made Warner to order for the job." Certainly it was the right man in the right place when the clergyman accepted the general control of the district organizations. These bodies had charge of all the city "above Canal Street," in the effort to confine the infection to the district below Canal Street. At the first meeting of the representatives from the various localities Dr. Warner found himself facing a crowd of the typical "district leaders" of ward politics. Some of his friends had horrid misgivings.

"Those ward heelers," said they, "will take all the money you give them, use just enough of it to make a showing and to give fat jobs to their followers, and pocket the rest."

Had the new superintendent proceeded on this theory, undoubtedly the pessimistic prophecy would have been widely fulfilled. But he is one of those clergymen, none too common in any church, whose faith in God is paralleled by a faith, almost as strong, in his fellow-men. After it was all over he said to a friend of his that he guessed that at the start the ward leaders had more misgivings about him than he had about them. From the first he assumed that they were single-minded in their loyalty to the city. There was money for the fight, he told them, and it would be handed over to them as they needed it. At the same time the war was likely to

be a long and costly one, and they must get all the volunteers possible for the labor and use the money for the necessary supplies. These included oil to kill the mosquito "wigglers" in the water; netting to cover water-tanks and barrels, so that the insect having developed from the "wiggler" could not get out; and sulphur to smother the *stegomyia* in the houses. Immediately there sprang up a spirit of emulation among the leaders, each striving to keep down the expense in his own district. The outcome splendidly justified Dr. Warner's confidence in his fellow-workers, for, at the close of the campaign, every district turned back to him a surplus.

A City's Great Hunt for Mosquitoes

The task to which the organizations set themselves was a peculiarly difficult one. Few cities in this country — probably no other large city — offer such favorable terms to the mosquito as New Orleans. Nearly every house has its private breeding ground for the little pests. This is because the local water company supplies, at an exorbitant price, a liquid so dirty that it is unfit to drink and unpleasant even to bathe in. Therefore the better class of houses have large cisterns and the poorer class water-barrels in which the roof-drainage is stored for family use. Nothing more convenient and comfortable for the mosquito could be devised; more particularly for the *stegomyia*, as she is a house-haunter, and also exhibits a preference for clear water over muddy. Here, then, right at hand, was a device which to her instinct must have seemed providential, a plentiful supply of suitable water within a wing-flap of the house. Pretty nearly every cistern, water-barrel, tub, and other receptacle for storing water in New Orleans was found, when the investigation was on, to harbor the larvae of the *stegomyia*.

The first move of the district workers was to inspect all premises and note all conditions favorable to the development of the insects. Then arrangements were made either to spread oil over the surface of the water, so that the "wigglers" coming up, should be destroyed, or to protect the water by netting. This last method was used for the cisterns. Before it was half done the supply of wire netting was gone. "Use cheese-cloth temporarily" came the order from headquarters. Thereafter many quarters of the city presented a most eerie appearance, especially at night, each house being haunted by a huge, shrouded ghost, towering beside it.

How a Clergyman Behaved in Battle

By the first of August every district, outside of the infected region which was in charge of the federal authorities, was able to announce itself approximately protected. Then came one of those dire events that seem like the direct interposition of a demoniac agency. The weather allied itself to the epidemic. A terrific night-storm of wind and rain fell upon the city. It tore loose the cheese-cloth and the lighter netting. It overflowed the water-receptacles, carrying off the safeguarding surface oil. It formed thousands of little pools where the *stegomyia* might drop her eggs. It not only undid the work of toilful days and nights, but it established new conditions of difficulty. That next gloomy morning, when the working leaders crawled down to general headquarters, sick at heart, bedraggled, weary with the desperate, hopeless battle of the night, they found above the office door a bright, new placard bearing a motto for the hour of disaster.

> WEAR A SMILE UPON YOUR FACE
> AND A FLOWER IN YOUR BUTTON-HOLE

It was like a turmpet-call to the fighting men. In it was embodied the unconquerable spirit of New Orleans under fire. The workers passed beneath the sign, and within found Dr. Warner with a smile on *his* face and a flower in *his* button-hole. None of the atmosphere of defeat was there. It had been a knock-down blow, but the fighter was on his feet again, cool, resourceful, and with unabated courage. That day, the very essence of inspiration went out from headquarters. The call to the work was sounded in every quarter of the city; in banks, in office-buildings, on the floor of the exchanges, in the wholesale districts, in the crowded stores, in clubs, in church meetings, in restaurants and saloons, the summons came to every able man to help rebuild the defenses of the city. That day and the next day and for days thereafter, coatless and hatless lawyers and clerks, merchants, doctors, barkeepers, book-keepers, ministers, and bankers, perching perilously on roof-slopes and cistern

tops, hammered alternately their unpractised fingers and the nails that made sound the netting-fortifications of the beleaguered town. And in the evenings they betook themselves weary, sore, and enthusiastic to meetings in churches, in halls, in theaters, in schools, in assembly rooms, in every place possible for gatherings, and listened to lectures devoted entirely to the mosquito and the destruction thereof. A genuine revival spirit possessed the people, arousing such an enthusiasm in the cause of public health as the skilled exhorter produces by his emotional appeals to religious exaltation; with this difference, that the hygienic revival proceeded from the people themselves, with no factitious or artificial stimulus. The preachers of the common defense even penetrated factories and workshops and got from the employers half-hour recesses in which to give the hands instruction on the mosquito. Never was a city so thoroughly and exhaustively enlightened in any department of science, as New Orleans in this particular branch of entomology. To-day the newsboys in the streets can distinguish the dangerous mosquito at sight, and I have heard a crowd of men in the Boston Club discussing the points of difference between the *stegomyia* and the *anopheles* as casually as if they were talking politics.

Volunteers in Desperation Appeal to Regulars

Meantime, in the infected district matters were growing steadily worse. The city and state health authorities working together had obviously lost control of the situation below Canal Street. Early in August the leading men of New Orleans realized that the fight was going against them. Some of the older citizens remembered with sinking hearts the terrible slaughter of 1878 with its death-list of more than 4,000 victims, which, from all indications might well be equalled or even exceeded. The community was facing a great disaster; and the means at its disposal for the battle in the infected district, if not inefficient, were at best insufficient. The district organizations, conscientious, and unremitting as had been their work, had been unable to prevent an occasional appearance of the disease in the region above Canal Street. Slowly the volunteer army was being beaten back. The time had come to forget local pride and states rights sentiment, and call on the regulars of the Army of Public Health. An appeal was sent to President Roosevelt, who instantly ordered the Public Health and Marine Hospital Service to take charge of the situation. Surgeon J. H. White, a veteran of many epidemics, was put in command at New Orleans. To him, as staff-officers, in a sense, were sent the seasoned men of the service: Richardson, Blue, Steger, Berry, and others. Formally, the control of the situation was turned over to Surgeon White on Aug. 8th; the campaign of the new staff was actually started actively on Aug. 12th. It was now literally a fight for life — for the life of the city. The fever had a long start. It was widely disseminated before its existence had been known, and still more widely before its existence was acknowledged and the city warned. So it was reasonably certain, when the federal authorities assumed control, that there were infected mosquitoes in every part of the French Quarter, that there were probably more than one hundred cases in the stage where mosquitoes biting them would become contaminated, and that there were an unreckonable number of people who, having the disease, had not yet developed it.

Another difficulty was found in the nature of the people among whom the disease had its stronghold. Partly because these aliens are held in suspicion, partly because they do not understand their new environment, and partly by the heritage of centuries of oppression, the low class Southern Italians are an intensely suspicious people. A superstition is prevalent among them that pestilences are introduced by the Americans, through physicians, to kill off the aliens because of race hatred. Last winter in my hearing an Italian said to one of the physicians who had worked in the quarter, "you bring da fever again dees year, Doctor?" It was said jocularly, but the Italian's wife standing near hurriedly made the sign that averts evil. Among such a people the task of discovering and tracking infection was one of the utmost difficulty. At first all cases were concealed, and to this secretiveness is largely due the late discovery of the presence of the disease in the French Quarter.

No sooner had the Marine Hospital Service taken hold, however, than its thorough and scientific inspection at once brought to light a number of unreported cases. In each instance, the house where the sick person lay was thoroughly fumigated to kill all mosquitoes and the patient, unless too ill, removed

tc a hospital. The first yellow-fever hospital represented one of the few mistakes that was made; and this was due to the necessity of instant action. It was an old tenement, within a stone's throw of the French market. In thirty-six hours after its selection the medical authorities had completely furnished, netted, and wired it, a record in hospital work. But the building was ill-suited to its new purpose. The ventilation was poor. Some of the rooms were wholly dark. The proportion of deaths was higher than it should have been, and owing to the unfavorable surroundings, a large number of the sick became delirious. Moreover, the people in the neighborhood evinced an active hostility, making it difficult for the authorities to get servants. Threatening letters were sent to the physicians, and there was some alarm lest the place might be attacked. After a few weeks' trial, it was apparent that the location must be changed. The New Orleans Terminal Co. offered the use of the McDonough public school, which it owns and which is fairly central to the infected district. The building was thoroughly renovated; sanitary appliances were put in; the windows were covered with netting, and within a short time the school-house was transformed into as good a hospital in all practical senses, as if built for the purpose. Dr. Hamilton P. Jones, a young New Orleans physician, an immune, and a veteran of two epidemics, was put in charge. Realizing that the great point to be gained was the confidence and good-will of the Italians, he established a system which, a few years ago, would have been regarded as sheer lunacy. He permitted visitors to come and go freely in the hospital. All that was required of them was that they be thoroughly brushed in a screened anteroom, to remove any mosquitoes that might be clinging to them, and that any packages brought in by them be examined for the same purpose. Not a single case of fever developed from these visits. An Italian priest was kept at the hospital, helping to inspire confidence. Measures such as these became a potent educational influence to uproot the suspicions of the Italians. Presently they came to see that, after all, the American's hospital was the best place for a sick man, and before the epidemic was over they had begun to report cases of their own free will. This very class of people it was who in 1897 had mobbed Dr. Jones and set fire to the yellow-fever hospital on the day it was finished, in the sheer brutality of panic.

THE FEVER-BEARING *Stegomyia*, ENLARGED

At the cost of many lives it was proved that yellow fever is transmitted only through the bite of this little mosquito, at least twelve days after it has become infected from a patient in the first stages of the disease

Hand-to-Hand Warfare with Insects and Death

All the forces of the Marine Hospital Service were concentrated in a two-fold endeavor: first to discover all cases and so dispose of them that they should be guarded against mosquito bites; second to destroy all mosquitoes. A-house-to-house inspection was established with a system of daily reports. Where a case in any way suspicious was found, netting was immediately put over the bed and across the windows. Did it develop into yellow fever, the patient, if able to be moved, was taken to the hospital in a screened ambulance, and the house, having been sealed at doors and windows with gummed paper, was treated to a thorough sulphur fumigation. All about the French Quarter one still sees the remnants of these paper strips, telling as plainly as the yellow flag, that pestilence had passed that way. Sometimes entire blocks were fumigated "on suspicion," when several cases had appeared near together. Exposed water, even in small receptacles, was carefully protected. The ordinance which Dr. Kohnke had seen rejected with derision in past years, was now in force, and owners of unscreened cisterns were called to a sense of their responsibilities by being haled to a police court and promptly fined. Naturally there was no little resentment and some resistance to the emergency measures; but hygienic law is not unlike martial law, and where it was necessary the authorities controlled with an iron hand.

In another part of the infected district, which was in charge of Dr. Allan C. Eustis, a local physician acting for the Marine Hospital Service, was a household consisting of thirteen cows, two horses, four dogs, and fifteen Italians. As the entire premises were about forty by seventy feet, conditions were rather crowded. One, Caruso, ran the place as a dairy. In the center of the barnyard was a well, very foul, into which Dr. Eustis put a small and harmless quantity of copper sulphate to eliminate any mosquito larvae. The copper sulphate destroyed a colony of water toads which had made the well their habitat and Caruso's cows which drank the water from the well, got the stomach-ache for reasons connected with the deceased toads. Being of an inquiring turn of mind, the Italian secured a sample of the copper sulphate, which he took to a druggist, demanding to know what it was. "Poison," said the druggist. That settled it, in Caruso's mind. Dr. Eustis was an emissary from the murderous rich, hired to poison his well and wipe out his household. Caruso announced to his friends his intention of opening up Dr. Eustis to the light of day, and exhibited a nine-inch knife with which he proposed to do it. Warning reached Eustis, who sent for Caruso to come to his office and bring along the alleged poison. Caruso came, bearing knife and poison both. Of course, what the physician wanted was to allay the suspicion that the doctors were poisoning wells, as otherwise the whole district would be aroused against him and his work would be seriously hampered, if indeed, he escaped with a whole skin. So he explained to Caruso that if his cows died they would be paid for, and that the stuff in the well was not poison.

"Just to show you," said he; "give me that piece you've got there, and I'll eat some of it."

Still suspicious, the visitor handed over the bit of copper sulphate which he had brought. Biting off a corner of it the physician handed the rest back. At first Caruso looked dubious; then, as the American well-disturber didn't curl up and die he began to think better of it. He inquired what he had best do about his cows, and was getting quite friendly when Eustis began to realize that he had bitten off a larger piece of the copper sulphate than he had intended. This substance is an active emetic. It wouldn't do at all, Eustis knew, to exhibit any disturbance, or the Italian's suspicions would return tenfold. With a fine assumption of good-fellowship he patted his visitor on the shoulder, told him he was sorry he couldn't talk any longer but this was a busy day, hustled him cordially out, shook hands, slammed the door and — after that the deluge. But the situation was saved.

Strange Cases Cleared Up by Detective Work

Some interesting detective work in the tracing of infection was done by Dr. Eustis and his inspectors, most of whom were medical students. One of them reported a case in the Convent of the Perpetual Adoration, which stands next to the Roman Catholic Church of the Annunciation. The Sister died. All the mosquitoes in the place were destroyed by fumigation. A few days later six other Sisters developed yellow fever. It was certain that they could not have been infected by mosquitoes which had bitten the first case; the time was too short. Dr. Eustis suspected the church; but he was reluctant to take any action without strong proof as he feared to arouse religious opposition. He inquired into the denominational connections of a number of the recent cases, and found that nearly all of them had attended service at the Church of the Annunciation. Everything indicated that the place was a focus of infection. But how? The cisterns were safely enshrouded in netting; there was no open water in the churchyard. Dr. Eustis examined the holy water fonts, and the problem was solved. They were alive with "wigglers." So was a large supply jar in the hallway. Going to the priest the physician told him the church must be fumigated. He protested vehemently. Patiently Dr. Eustis explained the situation, laid the facts before him, and triumphantly converted him to science. The church was fumigated, the holy water fonts supplied with fresh water, and thereafter watched, and the district, which had been averaging forty cases a week dropped to twenty-five the next week, then to nine, then to three, and so on until the infection had disappeared. Not only this, but the priest spread the mosquito theory with the fervor of a convert, proving to be an invaluable aid in educating his people.

Fear of the doctors and of the hospital was a constant obstacle to the forces of sanitation. A typical instance was found in a double

house on Mandeville Street, occupied by two French families. Each day the inspector visited the house and gave it a clean bill of health. A neighbor, however, reported at headquarters that one of the families had been up all night with a sick child. Investigation showed that a five-year old boy who was ill had been shifted from house to house each day as the inspector called, by way of a rear balcony. When the official came, armed with this knowledge, he was taken to the back porch where the boy was making a piteous attempt to sit up and play with some jack-stones. The little fellow's head lolled on his shoulders; his face was a saffron yellow, and he could hardly reply "Non, non" when the visitor asked if he was ill. His temperature was taken; it was above 105. In two days he was dead. Yet those people had not even called in a doctor, for fear that he would report the case; and they had frightened the dying child into summoning his last, poor, feeble efforts to "sit up and play," threatening that the strange doctors would carry him away if they knew he was sick.

Physicians Who Suppressed Information and The Results

Some few physicians there were who were base enough to suppress information regarding cases, by misreporting them as malaria or typhoid, to win away patients from their competitors, for the Italians would readily call in a physician whom they trusted not to report the fever. Early in the epidemic, however, certain men suspected of this practice were threatened with penalties so severe that they feared to continue it. One practitioner was arrested, convicted, and fined. A concrete example of the pernicious effect of failing to report the disease is found in the little local epidemic radiating from "Lopiculo's Court." This is a place where every evening forty or fifty Italians congregate to gossip and to play a strange game with iron balls. Early in the epidemic a woman died in one of the quaint old houses which surround the patio. The attending doctor signed a certificate of death from child-birth. Afterward he admitted that the patient was "badly jaundiced." Some days later a boy in another of Lopiculo's houses became ill. Then several cases broke out, and Dr. Eustis, who had his suspicions aroused made a careful investigation. He found the houses and the court swarming with mosquitoes. The insects were killed. But the mischief was done. There were twenty cases in that little group of houses, besides a number that spread from there, through the nightly gathering of the foreigners in the court. It was here that a riot began, over the fumigation of a room in which a dead victim lay. The mourners regarded it as desecration; but Dr. Eustis allayed their resentment by the simple expedient of sending a wreath for the funeral as a token of respect for the dead. After that he had no difficulty with the Lopiculo clan. Tactfulness proved here as in other cases, quite as valuable a possession as medical skill or sanitary science.

The Story of Operator Lindsey Who Died at His Post

Refugees from New Orleans going out to neighboring towns and states spread the disease in the early days of the siege before quarantine regulations were enforced. One very definite case was that of an Italian woman who, while the fever was working in her veins went to Vicksburg, where mosquitoes which had bitten her spread the infection in the town; then on the following day to Tallulah, Louisiana, where she left death and disaster behind her, and on the third day to Lake Providence, Louisiana, where she sickened and died. After her died many others, one of the last victims being the local telegraph operator who kept his line open when panic was all about him. At the end, when his sticking to his post was no longer a matter of vital import to the community, he wired "I've got it; good-by." His name is in the "Died at His Post" roster of the Western Union Telegraph Company. It is D. J. Lindsey. Tallulah had one of those desperate experiences which a small town sometimes suffers in time of epidemic. It is in the northwestern part of Louisiana, not far from the Mississippi River, and has a population of about eight hundred. The early cases which developed about ten days after the brief and deadly visit of the Italian woman, were diagnosed by the parish Health Officer as yellow fever; but the village Health Officer differed. Accepting the decision of their townsman the people declined to take precautions. The fever spread swiftly. Early in September the State Board officials at New Orleans received a piteous appeal for help. Tallulah was in a panic. The two available doctors

were absolutely exhausted; the nurses were leaving the town; the local officials had fled or were ill; the bank was closed; many stores had shut up; and there were not enough able-bodied men in the place to give the simplest care to the ill and dying. Among the vacationers who had returned to New Orleans was Dr. Charles Chassaignac, a leading physician, and he volunteered to go to Tallulah, and take charge. With him were sent Dr. von Ezdorf, of the Marine Hospital Service, and Dr. Anderson, representing the State Board. The three found a terrible condition of affairs: fever in almost every house; a lack of necessaries; no hospital accommodations; the two local physicians on the verge of breakdown; and the houses filled with *stegomyia*. They turned the two local hotels into hospitals. With the help of the priest, the minister, and a few citizens who had had the good sense to protect themselves against infection by wearing gloves and veils, the little medical force undertook the formidable work of mosquito extermination. Dividing the town into sections they first oiled every cistern, barrel, and tank, and then fumigated the whole settlement, house by house. In one house which sheltered hundreds of mosquitoes they found a mother and five children all down with the fever, and the father in a state of collapse. Three of these six patients died. Probably five hundred people were left in town after all those who could escape had gotten away. Of these, three hundred and twelve had yellow fever. Yet in six weeks, so efficient was the work of the sanitary forces, Tallulah was rid of the pest. One of the three rescue workers forfeited his own life. Dr. Anderson believed himself to be immune, and would not wear a net or gloves. He was severely bitten by mosquitoes, and died of a swift and violent onset of the fever.

The "Dark Ages" of Quarantine

New Orleans was regarded as the source of all outside infection. Whether or not this was warranted — and the matter is at least dubious — quarantine was declared against the Southern metropolis from the outset, to add to her distress. That some quarantine measures were proper and necessary is obvious. But reason, justice, and even humanity were disregarded in some localities and by some authorities. Arkansas refused to permit through traffic from infected states, although this does not involve the slightest peril, and Governor Davis would not permit a special train carrying a Marine Hospital Surgeon, with supplies, to pass through a small strip of Arkansas territory, on its way to New Orleans. On the other hand New Orleans kept her doors open to all refugees. Marine Hospital Surgeon White adopted and openly advocated the fearless policy of welcoming outsiders. Perhaps two hundred refugees from infected towns like Tallulah fled to New Orleans, and something like one hundred cases of fever were brought in from nearby settlements. Yet so competent was the control of the authorities, that there was no spread of the infection from the sick refugees, and none of the sound ones took the fever after reaching New Orleans.

Some of the outside quarantine restrictions would have been ludicrous had they not been so serious. At certain towns guards were on duty at the station with rifles and shot-guns, and any unfortunate who dared to open a car-window for a little air, was immediately "covered," and ordered to "shut that window and do it quick," notwithstanding that at times, trains stood for an hour or more in the full heat of the sun. Famine-stricken refugees could get no food for hundreds of miles. Mississippi refused to accept health certificates from the Marine Hospital Service. Texas established an absolute quarantine. Alabama compelled all passengers to change cars at the border, as if it were the car that carried contagion. Although the transmission of yellow fever in freight is so extremely unlikely that the federal health authorities dismiss it from consideration, freight quarantines were common. A carload of telegraph poles wandered for five weeks from border to border of Arkansas, Texas, and Alabama, only to be rejected by lynx-eyed guards who probably thought that mosquitoes were roosting in them. Greenville, Mississippi, in a sudden fit of self-protection notified the U.S. Postal authorities that it would receive no unfumigated mail. The department doesn't think it worth while to fumigate mail from yellow-fever localities, because so few people enclose mosquitoes when writing to friends. Greenville was permitted to go without letters for one week at the conclusion of which it had a change of heart, and meekly accepted what came to it. Madison parish, Louisiana, barred out all freight, including drugs! Wesson, Mississippi, reached the limit of precaution

by refusing to receive three barrels of carbolic acid. In vain did the shippers offer to coat the barrels with bichloride of mercury, and put netting over the bungholes so that the mosquitoes which were inside feeding on the carbolic acid couldn't escape and devastate the country. Wesson was past all sarcasm; it stolidly declined to accept the consignment.

Absurdities of this sort were by no means confined to the small towns. Jackson, the capital of Mississippi, got up a mass-meeting which demanded that the city shut itself off from the rest of the world by a complete blanket quarantine, operative even against travel by road, but the influence of Secretary Hunter of the State Board of Health induced the mayor to refrain from thus stultifying the city. Baton Rouge, the capital of Louisiana also broke out in mass-meeting and denounced the local Board of Health because it had declared for sane methods based on acceptance of the mosquito theory. Thereupon the medical members of the board resigned. Mobile which had been one of the first to quarantine against New Orleans compelled its health board to suppress local vital statistics for months, a process which naturally inspired suspicion that there was yellow fever there. Gulfport, Mississippi, after threatening and browbeating a local physician into retracting his diagnosis of a case of "malaria" as yellow fever, passed an ordinance, admirably designed to suppress future honest diagnoses, by imposing a fine of $50. on any physician who should erroneously report yellow fever. Some weeks later, when a number of undeniable cases appeared in the vicinity, the original decision of the retracting doctor was vindicated. Finally, as a climax of the absurd, Louisiana and Alabama got up a little opera bouffe quarantine warfare on the lake which divides the states, and the rival navies (consisting of a few launches and oyster-boats) defied each other from their respective quarter-decks, gloriously and without bloodshed.

The Victory of a Courageous City

All this time New Orleans, harassed by the stringent quarantine, half-strangled in its business life, was steadfastly, cheerfully, bravely fighting the good fight. Even when matters looked blackest, there was no sign of public gloom or despair. The newspapers printed all the news, but with calmness and restraint from sensationalism; printed also optimistic editorials; and almost daily instructions how to destroy mosquitoes and to escape infection. Not only this, but specially prepared articles were sent out to hundreds of newspapers throughout the South by a special bureau in pursuance of an established policy of sanitary education. Business houses ran at a heavy loss, some of them practically at a standstill, rather than tacitly admit defeat by closing their doors temporarily. I remember particularly one advertisement of a large house, denying, in terms of the most inspiring exasperation, that it had shut up shop or had any idea of shutting up shop for any such insignificant cause as the trifling local epidemic.

Through August little headway was made. The army of sanitation was barely holding its own; at times it was doubtful whether it was doing that. Always there was the imminent danger that the infection, bursting forth suddenly with renewed virulence, would break through the defenses of science and rage through the helpless city as it had in '78. Up to the end of August, there had been two hundred and seventy-seven deaths and one thousand nine hundred and nineteen cases. By mid-September the record was three hundred and twenty-nine deaths, and two thousand one hundred and thirty-three cases. The figures rose and fell, uncertainly; but there was this vitally hopeful feature: that the disease established no real foothold outside of the area below Canal Street. Cases appeared in other parts of the city, but probably none of them spread infection. For this the district organizations under Dr. Beverly Warner were largely responsible. Ill-done as much of their early work was — for it was the effort of amateurs — it was re-done again and again with unflinching patience until the districts were at last fairly mosquito-proof. Finally, toward the end of September, the experts began to realize that they were making headway. The figures were dropping, not regularly, but with a steady downward tendency.

The workers hardly dared admit it to themselves. The test would come early in October after the schools opened. And when the first of October came, the public school doors were thrown open; the children poured in in almost undiminished numbers, and the venture justified itself, for no increase of the fever followed. It was the first sign of victory. And this, it must be remembered, in a city which only eight years before had

gone mob-mad, in abject, brutal panic over an epidemic less serious. Two weeks later the ward organizations ordained a final cleaning-up and fumigation day. A real jubilee spirit prevailed; the work was performed like the chores at a picnic. The epidemic was really over by this time; so safely over that the district forces disbanded. Sporadic cases still appeared, and continued to appear, for a month. There was no cessation of watchfulness in the infected district. But it was only the last chance firing of a defeated enemy. New Orleans had fought the greatest fight for the public health on record; she had won as complete a victory as ever was won over an epidemic; for when the pestilence was routed, frost, the only victor heretofore, was still nearly two months away. The reward of valor was this: that whereas, after '97 the commerce of the city lay prostrate for years, there was no business depression following this last epidemic. One other mark of honor must be credited to the city's account: the final establishment beyond all doubting and by the test of fire and blood, of the dogma that the mosquito and the mosquito alone transmits yellow fever from man to man.

Probably Small Danger Now in an Attack of the Disease

Slowly, indeed, does the average American city learn its lesson of health-protection by experience. New Orleans seems, by this year's example, to be an exception. A case of suspected yellow fever appeared in one of the hospitals in March. It was immediately announced. Neighboring states were notified. No concealment was attempted. The case proved not to be the dreaded disease. But the approaching campaign of prevention was healthily stimulated. The public began to inspect all favorable places for the breeding of *stegomyia*, "wigglers," and to patch up the screens. Dr. Warner's "ward politicians" looked over their districts with a view to swift and thorough organization at the first alarm. The city health authorities prepared early for systematic work. The state authorities planned out a campaign of education in the outlying parishes. This is likely to be a hard year for mosquitoes in Louisiana, with a long, open season and neither sex, age, or species spared. The national authorities arranged to put Marine Hospital men on guard at infected Central and South American ports, an inestimably important precaution. But despite the utmost of human effort there will probably be some sporadic yellow fever in or about New Orleans before this article appears. I believe that there is small danger of its assuming serious proportions in the aroused and enlightened city. More to be feared is the likelihood of senselessly premature quarantine by Louisiana's neighboring states. But whatever happens, New Orleans will face the issue fearlessly and openly. So much she has shown. If her neighbors deal as honorably with her as she with her neighbors, there will be little to fear for the South, this year or any other year.

New Orleans has raised no monuments to the heroes of last year's campaign. I doubt if she knows them for heroes. But there is a new spirit in the city, a finer self-reliance, a stronger solidarity, as of men who have fought shoulder to shoulder in the crisis of a great peril. The Japanese have an admirable word which has been well translated "health-conscience." This quality, as it seems to me, is the real reward of the city's victory won from out the terror and travail of what will probably prove to be its last yellow fever epidemic; what may well be, if other communities can profit by a brave and high example, the last invasion of Yellow Jack that this country shall ever suffer.

THE STRANGE ADVENTURE OF LULU

BY

ROBERT McDONALD

ILLUSTRATED BY FREDERIC DORR STEELE

I

WHEN the old man rented Uncle Theodore's disused laboratory with the blacksmith-shop attachment, he told my sister that he could not pay much rent at present but that he would be in a position to pay, and would pay gladly, a very handsome sum for its use during the next summer.

"I might deceive you," he said, "instead of telling you frankly that I am not in a position to pay at present. But it is immaterial to me what rent you ask me. At the expiration of the lease I shall be a millionaire."

Lulu, who is somewhat sentimental anyway, said this reminded her so forcibly of Uncle Theodore that she felt as though the man had some sort of right to the laboratory. Uncle Theodore worked for thirty years on a perpetual motion machine, and died the day before he put in the last wheel which would have made it go; and although he had spent long hours explaining it to all the family, and left hundreds of careful drawings, not one of us knew anything about it when he was dead, or had sufficient wit to take up his work where he left it off and put in that wheel.

The laboratory stood there with its complicated and costly workshop, going to destruction for lack of intelligent use. Lulu was the only person at home when Professor Card called, and she realized that it would be a good thing to have the place used, as she is almost practical at times; but she gave the excuse to me that the Professor appeared to be a reincarnation of Uncle Theodore.

Professor Card was a kindly old man with seedy clothes, whose only baggage, so far as visible, consisted of one of those wire

hair-brushes which are, I believe, supposed to perform the offices of a comb and brush combined. He had no teeth. He slept in the laboratory, and lived upon a pulp made of whole wheat, and upon nuts and apples. He used to boast daily of the wonderful strength and bounding health that was the reward of this diet, and would point to his infantile complexion and manly endurance as proof. He generally lectured upon this subject while he was complimenting Lulu by eating the heavy soups, minced chicken, potatoes, and pudding which she carried to the laboratory every day. So convincing were his remarks upon this subject that for whole weeks my sister would go about nibbling at nuts like a squirrel.

PROFESSOR CARD

It was during these daily visits that Lulu learned the source of the coming millions. The Professor was making a substance which would float in the air exactly as wood floats in water.

"You can see its importance for yourself," Lulu said. "You can make boats of it just as you make boats of wood, and then you can put machinery in them and move them about just as you do ships on the ocean."

"But that is merely a balloon," I ventured to say. "A great many people have made balloons. There's Santos-Dumont and Montgolfier, besides the Italians with the red ones."

"You are so silly," my sister remarked. "This isn't a bag of gas. This is an invention."

"Oh," I said, "I didn't know the difference." After which she declined to go into further detail. But when Walter Baker came over that evening, she told him more about it, out on the veranda. I could hear her from where I sat in the library.

Walter Baker has about as much sense as anybody. He is twenty-four and is studying law with his father when he isn't playing with Lulu. But to hear him assent to everything my sister says and even encourage her in her nonsense shows him in quite another light. He sat for hours and talked about this "new substance" which was "being perfected" in Uncle Theodore's shop, and which was going to revolutionize the world.

"Just think," Lulu said, "you can go anywhere then. Savages, bad climate, mountains, are as nothing. You just float," and she moved her hand airily. Airiness becomes Lulu.

"And think of all the treasure hunting," Walter said earnestly. "You can float right over the earth and see what you want and swoop right down and take it — and away! It will be like living in the fourth dimension."

"But," my sister said doubtfully, "of course that wouldn't be right."

"Might is right," said Mr. Baker sententiously.

"I don't think Professor Card will allow anybody who is not perfectly responsible to have any of it. He said he would confine it very strictly to the United States, and that will make us invincible in war."

I was allowed on the veranda a little later to have something cold to drink and a sandwich, but the conversation was shifted to the new golf club.

It was a week later that Lulu came into the library in great excitement, swinging something tied to a string. I had a momentary sense of shock, for it had the appearance of a small grey toad. As she came closer, I thought that it was a bit of papery hornet's nest. As she evidently had brought it in for my inspection, I asked what it was.

"It's it," said my sister lucidly. She let it fall to the end of the string apparently, for it stopped about six inches from the floor, and when she ran it followed like a small boy's spent kite or a bit of paper. "The Professor let me have it. Of course, this is just a scrap of an experiment."

"That paper wad is to hold up people and machinery, is it?"

"It isn't paper. That shows all you know." I took the thing and examined it. It looked, on inspection, like a bit of furnace slag which you sometimes see full of bubbles of air. Lulu explained that the material was aluminum "and something," and that it was blown full of bubbles of "some

kind" of gas, very much lighter than air. 'The bubbles are sealed in the melted stuff so that they can never escape. There are millions of them, and if you broke it into scraps each little bit would float."

"But it doesn't float."

"Well, it almost does, and never in my life did I see anybody so deaf and blind to science." She spoke as one who had had a long life in the sceptical world instead of eighteen years in the trusting country. But the American woman seems to have been born with the reflected light of the experiences of all her varied ancestry. She rebuked me with such dramatic effect that I felt sure she had heard from the Professor of others who had been similarly blind. "The Professor has given me some stock in it," Lulu said, "and I shall be rich beyond the dreams of avarice, and the first lady to ride in an air-boat. I shall wear a white dress and kiss my hand to the multitude," and she went through the pantomime of bowing and smiling as she floated by.

The Professor never came up to the house, nor did he ever invite me to the laboratory after the first time. I felt sorry for the poor old chap, and I offered to get him some regular work. He told Lulu that I had no imagination. It isn't exactly necessary that I should have. Lulu has enough for a family of two — or even of five, to which ours stretches when my elder sister, her husband, and baby come to make us their annual visit. Clara's husband is a writer of novels of the variety known as "popular." He buys every quart of ink with the feeling of a man who is investing in a lottery ticket, he once told me. "In these days you never can tell when some simple little story is going to make you rich and famous." Lulu says that our brother-in-law writes triangular stories. At one angle is a beautiful girl, and at another is a strong young man. Fate draws each of them to the third angle, where a clergyman stands and waits.

LULU

It was in August that Clara and the baby arrived. This was little Pendragon's second visit to us. For the first visit, the year before, he had come from heaven, I had heard his mother say, and surely she ought to know.

Cecil, Clara's husband, was in New York working very hard to get his publishers to contract to give him thirty per cent royalties after "The Sword of His Majesty" reached a sale of two hundred thousand copies. It seemed rather a waste of time, as he had never sold over four thousand copies of any of his works, but neither my brother-in-law nor the firm wished "to take any chances in these times."

For the first few days Lulu was so taken up with the baby that she paid little attention to anything else. Cecil's publishers had never paid him enough to justify his employing a nurse for his son, but Walter Baker seemed perfectly willing to qualify for that position.

When the third day came and no word from Lulu about the Professor, I grew curious and asked about him.

"Oh, he has gone."

"Gone!" I exclaimed, "given it up? Now, that proves that he is no real inventor. I always had my doubts —— "

"He has gone to Washington to get his patents." Triumph crimsoned Lulu's cheeks.

"Oh, is that all?" I was more disappointed than I should have liked to acknowledge. "I always thought that they applied for their patents the first thing." And then I had an idea. "Did you lend him any money?" I looked at my sister's last year's muslin.

"It is none of your business," said my sister politely. And although I asked how far and high the thing could float now, I received only the coldest silence. Clara, having been brought up in the days of Uncle Theodore, took no interest whatever in inventions, and I am sure never asked to be taken to see the laboratory, although Lulu carried the key conspicuously on her chatelaine.

Clara's enjoyment of the old place was almost pathetic. She and Cecil lived in a tiny Harlem flat. When they were first married they spoke enthusiastically of its coziness and hominess — although to save my life I couldn't see anything homelike in sleeping in the parlor on a folding bed. They smiled at me with pity in those days and told me that I didn't understand because I was an old bachelor.

Cecil let his voice tremble at the grief they were going to feel when "The Fair Allaire" went to two hundred thousand and they would find it best to leave their little nest.

On their walks they would look at Fifth Avenue houses and try to decide which they would choose when the returns from the dramatization came in. But "The Fair Allaire" and all of her successors failed to push them from the home of their first love.

WALTER BAKER

Nowadays, Clara hopes that out of some book at some time they may get enough to buy a little place in the country and keep a cow. Out here she fairly lives in the fields. I go to my office in the county town on my bicycle for the day, and the girls make their midday meal into a movable feast which moves all around the place.

On the afternoon of Saturday, August the eighth, they went out to the other side of the orchard where the wheat field ended, and had a long afternoon with cake and tea-lemonade and such trash as appeals to a girl.

The wheat had been threshed here, and the straw piled up into a great rick. As Clara told it afterwards, she and Lulu remembered how, when they were children, they had waited upon the threshers with impatient hearts for the time when they could have the ecstatic pleasure of sliding down the stack. What the first heavy snow is to the Canadian child with a new toboggan such is the threshing to a farm child who has once shot down a slippery golden cone to alight on a springy bed of sweetness at the bottom.

Like two madcaps the girls had pulled at the carefully built rick, which had been made tight and cattle-proof from the ground for a distance of seven or eight feet before it bulged out into softness, until they had torn down a pathway to the top. Then they climbed up and slid down until they had a pile of straw at the bottom. Little Pendragon sat in his cart and screamed with joy at the undignified behavior of his nearest of kin. They sat down on the shady side of the stack at last, and put the child to sleep. Pendragon always slept without rocking in the daytime, making up for lost time at night.

"I'll tell you," Lulu said, when the baby was reduced to a limp white bundle, "let's put him on top of the rick out of harm's way and go over in the orchard and see if the Pound Royals are getting ripe."

"But he might awaken and roll off," his mother protested, weakly.

"He has to have some sleep," his aunt remarked, "and he can never get out of the nest I will make for him."

And so it was. Those two irresponsible creatures left the poor child as if he had been one of the dolls of their childhood, and wandered off apple hunting.

What happened after they left nobody knows. Clara thinks a tramp; Lulu thinks the baby's bottle acting as a sun-glass; Cecil has hinted of a malicious enemy of his house; while I incline toward a match in the tea-basket. At any rate when they next saw the rick it was merrily blazing, the flames licking their way up the path they had made to the nest where the baby lay.

Cecil had suspended negotiations with his publisher and come out that afternoon to spend Sunday with his family. He had passed Walter Baker in the village, and that young man felt it necessary to accompany him home. I met them in the lane and we went on together. The maid left in possession of the house told us where to find the family; and we arrived in time to see the rick blazing away in the sunshine, with a white heap, which we did not recognize as Clara in a dead faint, lying on the grass at the edge of the orchard. But at what was coming out of the big door of the laboratory across the field, we were so astounded that

we felt, if I judge the others by myself, like men in a dream. Straight from the laboratory came a boat, with a whizzing tail out behind, and my sister Lulu sitting up in it guiding it by a steering wheel as though she were doing the most usual thing in the world. It was twenty-five feet in the air!

It went with some wobbling straight over the rick, slipping a little as it touched the straw. We saw Lulu pick up a white bundle from the very midst of the flames and start the thing again.

"My God," Cecil said, "it's the baby!" and in our horror we all made a run at the rick. It was impossible for us to understand if the baby had been there on that blazing pyre that it had gone up into the air. Miracles are unbelievable.

"Get away," Lulu's voice called down to us. "You'll burn up. I have the baby. See after Clara." She pointed to the spot of white by the orchard bank. She was almost over our heads.

"Come down," we called to her. "I am trying to," she called back.

We could see that there was a mass of straw caught in the machinery and as she turned the steering wheel it seemed to wrap tighter around the rods and wheels underneath the boat. Cecil had gone to his wife, and was shouting to her in his excitement that the baby was all right, although he hardly had a warrant for saying so. As Lulu gave a convulsive turn to the wheel, the boat shot up in a slanting direction until it was fully fifty feet above us, and there it stopped and swung.

"Where is the fool who made the thing?" Walter Baker shouted with a disregard of the palpable facts which may be forgiven him under the circumstances. He started on a run toward the laboratory.

"He's gone," I bawled as I ran after him. "He's gone to Washington." I was running because I didn't know what else to do, and I drew up at the laboratory door.

"Maybe there's another one of the things," Walter shouted at the top of his voice. Unconsciously, we all seemed to be trying to include Lulu in the conversation. But there wasn't. The Professor had tidied up the place and we could see where his precious machine had lain on the table.

"Telegraph to Washington," he said, and we both started toward the village before I realized that I did not know where the Professor was to be found in Washington, and in any case he could not reach us for twenty-four hours at least. It was Saturday evening, and the Patent Office which might have the Professor's address would be closed by now. Anyway, suppose he came? What could he do? He couldn't make another machine in an hour. I walked back and called up to Lulu. "Ravel out your stockings and throw the cord down, and we will send up a rope and pull you down." And I ran for a rope.

By this time Clara had recovered, and she and Cecil ran wildly over the field following

"'It's it,' said my sister lucidly"

the boat as it rocked and swayed in the breezes up there. Clara was first thanking heaven that her child had been saved from the flames (the rick was in ashes now), blaming herself for having left him for an instant, hysterical over her fears that he would fall, and asking why she had ever brought her babe from his safe home in Harlem.

By the time I had found a rope to be drawn up by Lulu's unraveled stockings, it was sunset and the matter was growing serious. Lulu had heard my instructions and appeared to be trying to obey me, but at the least movement the boat swayed as though it were in danger of turning over, and each disturbance sent it a little higher. The wind

up there was stronger than below, and as darkness came on a cloud swept up and looked like rain. Walter would not listen to my explanations as to why I had not telegraphed to Washington, and he took my

"Clara's husband is a writer of novels of the variety known as 'popular.'"

bicycle and went to the village himself. When he returned he had at least a hundred people with him, boys with kites, and one man with a rifle. If the kites failed, some one suggested firing over the boat with a line attached to the bullet. There was no necessity for vetoing anything — the villagers had to take our word for there being even a boat, for the wind preceding the storm, swept the air-boat with its occupants ahead of it and Lulu and the baby, riding the storm like a leaf, were swept out of sight in the darkness.

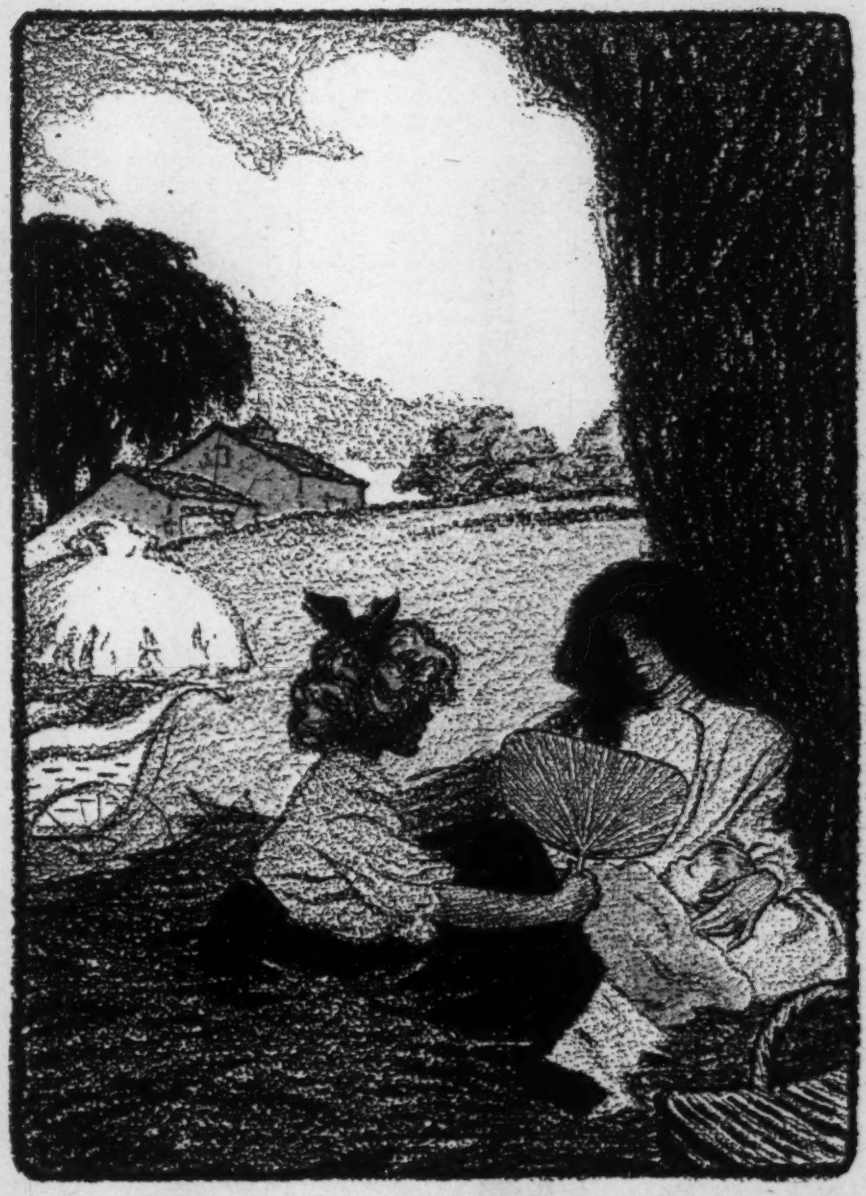
II

As Lulu felt the frail little craft being swept rapidly before the incoming storm, she drew the baby close to her, and she has since told us that she began to wonder when she would awaken. All her life she had dreamed of flying through the air, and now she was merely taking a longer flight than ever before. She felt as though she had no weight at all, and she feared that any moment the frail boat might be blown from under them, as she was too light to steady it. At least she says she feared it, but as a matter of fact she never enjoyed herself so much because she says she also felt sure that whatever happened, it couldn't be real.

She had sat in the air-boat while it rested on the laboratory table many times, and had assisted the Professor in all of his experiments; so the starting and stopping machinery had all been carefully explained to her. Indeed, she had little to learn on that subject, as automobiles are not unknown in our village, and Lulu had often been taken out by those who were anxious to instruct her. But for some reason (she knew nothing of the entangling straw) the machinery had stopped and she was at the mercy of the wind. The baby awakened and was delighted with the lovely motion. So far as he knew, air-boats had been in existence as long as perambulators.

They seemed to be driving straight east, before the wind, going with incredible swiftness over fields and forests and towns where the lights of evening gleamed cozily. Had it been daylight they must have been seen by hundreds, who would have followed the strange thing over their heads; but now they were lost in the shadow of the coming storm-clouds.

All at once the lights seemed to multiply, and send up a great radiance to meet the sky; and Lulu realized that they were nearing New York, and for the first time the wonderful sense of excitement that had held her gave way to real fear. She was growing



"'let's put him on top of the rick out of harm's way and go over in the orchard and see if the Pound Royals are getting ripe'"

used to her position and was no longer submerged in its novelty. She was not high enough in the air to miss the high buildings and it would be almost a miracle if she did not come to grief against one of them, unless she escaped the city altogether. And then her vivid fancy told her she would be swept out to sea, and would ride there on the winds — she refused to think of it, and she hugged the baby closer to her.

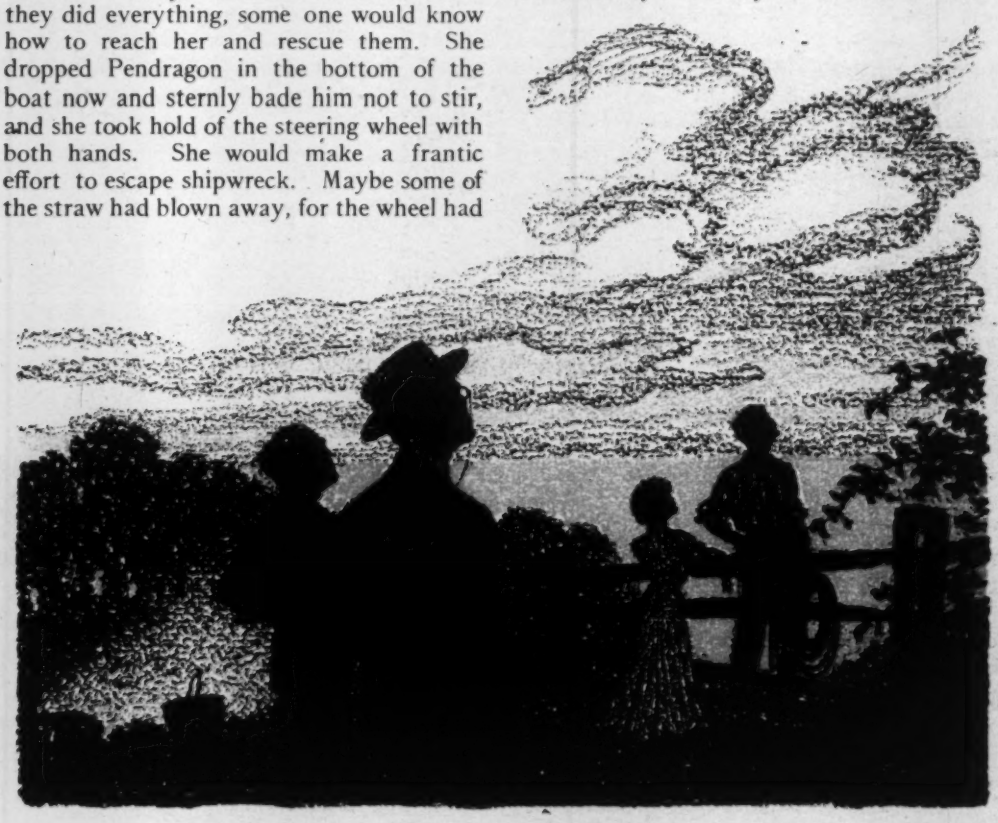
"Bumba," said that young person. It was his sole contribution to the language, and was supposed to be short-tongue rendering of "bread and butter." At any rate it answered the purpose.

"He ought to have stocked the thing with provisions," Lulu said angrily, "who ever heard of a boat that wasn't stocked with provisions?" It was plain that whatever happened the Professor was to blame. It began to appear to Lulu that she had entered a new field. A balloon will eventually come down, but this substance had its place in the air as long as it existed, and so far as she

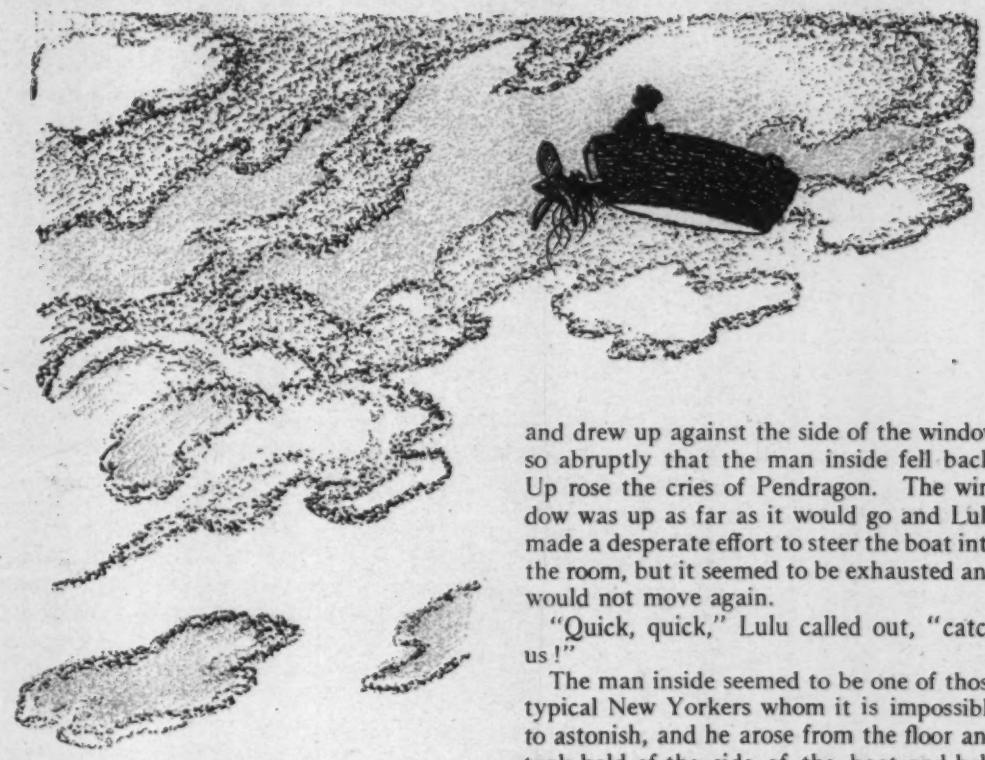
knew this was the only bit of it. It might swing lonely around the Earth forever. Already we at home had telegraphed to the balloon farm to have a dozen balloons sent at once, with capable aeronauts. Our answer was that most of the capable men were then under engagement at large salaries at county fairs, and to ask "for further correspondence on the subject."

The air-boat swept across the Hudson about eleven o'clock in the evening. The wind was still blowing, but not such a gale as earlier, but it was chilly for an August evening, and very cloudy. Fortunately there was no rain. Lulu had wrapped her blue serge skirt about the baby. She said that a pluckier kid than Pendragon never lived; maybe the sweep of the air lulled him, or maybe he had inherited a taste for adventure from the bold knights and fair ladies who sallied forth from the Harlem flat. At any rate, beyond demands for "Bumba" at intervals, he took his ride without comment.

As she came into the glare of light from the electric affirmation of a cake factory, she hoped with all her soul that some one would see her. Surely, here in New York, where they did everything, some one would know how to reach her and rescue them. She dropped Pendragon in the bottom of the boat now and sternly bade him not to stir, and she took hold of the steering wheel with both hands. She would make a frantic effort to escape shipwreck. Maybe some of the straw had blown away, for the wheel had turned a little. She had an idea that if she once could get in the channel between two tall buildings, she might hang there until morning, as in a harbor, and might be rescued; and so she tugged at the wheel. Once she scraped over the top of a building, and she lifted Pendragon up to drop him over and then jump, but a current of air swept them so swiftly over the chasm of the street that she shuddered at the narrow escape she had made. Not yet were the buildings above the boat, and she both hoped and dreaded as she neared the great towering cliffs. The boat might break into bits against some steel and granite side. The Professor had assured her that each individual bit would float, but she and Pendragon would fall to the ground amid the fragments. And as her fears gave her strength, she worked at the wheel and by jerks, a foot at a time, it seemed to obey her, and it was with joy and thanksgiving that she at last was able to turn into the dark cañon of tall buildings and swing there about the tenth story, for she had been able to descend some yards. There they hung, at peace from the storm, and with the certainty that they would be rescued in



"it was sunset and the matter was growing serious"



the morning. With this optimistic thought, Lulu prepared to put Pendragon to sleep. It was disgraceful for him to be awake so late. And while she cuddled and patted her nephew, and told him the tale of the ten little pigs, Lulu went over the joy of astonishing her coming rescuers. How self-possessed she would be! It was only an accident to the steering apparatus that had put her in this predicament, she would assure the first man who looked out of the tenth story window.

Suddenly she remembered that it was Saturday night, and that the tenth story windows of the downtown buildings would not be opened on a Sunday. But after all she would be seen from below, and she had begun to change the dialogue of her rescue when Pendragon claimed her attention. The start had disturbed him and he began his own loud and penetrating evening wail, which is known to the family as the "hushless."

Suddenly one of the dark windows almost on a level with the boat was illumined with a quick flash of electric light, and the black shadow of a head was pushed out. Lulu's heart beat so that she could hardly breathe, and she gave a convulsive turn of the wheel, and drew up against the side of the window so abruptly that the man inside fell back. Up rose the cries of Pendragon. The window was up as far as it would go and Lulu made a desperate effort to steer the boat into the room, but it seemed to be exhausted and would not move again.

"Quick, quick," Lulu called out, "catch us!"

The man inside seemed to be one of those typical New Yorkers whom it is impossible to astonish, and he arose from the floor and took hold of the side of the boat and held it against the window as though it were the most natural thing in the world to assist ladies to alight from mid air.

Lulu lifted Pendragon, black in the face from holding his breath, and dropped him inside and then gave a frantic jump and followed him; and then, after all her plans for the calm superiority of a heroine, she fainted dead away on the floor. The man, who was in his shirt-sleeves, with his thick black hair rumpled with sleep, let go of the air-boat and set about bringing her back to consciousness. The short skirt of serge which Lulu had managed to take off and wrap around the baby, had been left in the boat. Underneath was a very fluffy, lacy piece of lingerie, for Lulu had never had the advantages of a sensible college education. It matched her white waist very well, and the entire costume had a tendency to settle the rescuer's mind on the subject of his visitors. When Lulu had come out of her faint and laughed and cried and hugged Pendragon, who sometimes cried and sometimes sat with his mouth open for an interval and stared at these new events, the rescuer said with some feeling, "Do you not think it was wrong to make an ascension with a baby? I am a member of

the Society for the Prevention of Cruelty to Children, and if this thing is being done I shall certainly report it. For whom did you go up?"

"Up?" asked Lulu.

"In the balloon. I suppose you are performing somewhere. This cannot be your baby, although you seem fond of it. How could you do such a cruel thing as to expose its life — and your own?" he added politely.

"I — oh," and the self-possessed Lulu began to wrinkle up her face and cry with the spirit of Pendragon at his best. She had no handkerchief, and the rescuer kindly went to his coat hanging on the back of a chair, extracted a fresh handkerchief of the quality which is reassuring to a chance acquaintance, and gave it to her.

"You seem young for this sort of life. Was it your first ascension?"

"Y — es," sobbed Lulu.

"Well, you see, you might have been blown out to sea and drowned. Why don't you give up this life and do something more useful?" It was at this stage that Lulu lost complete control of herself. She said that it was so funny that there were no words to talk with.

The rescuer had taken Pendragon on his knee, found his watch where he had left it on the table, and was dangling it before the infant eyes. Lulu put her head down on the table and cried with hysterical laughter.

"held it against the window as though it were the most natural thing in the world to assist ladies to alight from mid air"

"There, there," the man said kindly, "you're upset. Drink some water." He went over to a large carboy labeled "Golden Drop Spring water" and tilted it until he had filled a glass, carrying Pendragon meanwhile on one arm. The baby snatched at the glass and gulped the water down. "Why, hello, the little chap's hungry!"

Lulu arose with such dignity as was left her. "I think we will go if you please. Thank you so much. My sister and brother will thank you, but I must go home, and take the baby." It had not yet occurred to her that she was some distance from home, without a penny, and that a short white petticoat was not a conventional traveling-dress.

For the first time their host showed some embarrassment.

"Well, to tell the truth," he said slowly, "we are locked in."

Lulu made a dash for the door. It opened with the greatest of ease, and she turned with inquiry. The man's face and manner were undoubtedly those of a gentleman, and he had hastened to put on his coat as soon as he thought of it, which, Lulu said, convinced her that he was a perfectly proper person.

"It's the street door. The janitor and his family who live on the roof seem to have gone

out for the evening, and as it was Saturday and a half-holiday, I suppose they closed the place and took themselves off at five o'clock. I worked until six, and when I rang the elevator bell there was no one to answer it. I walked down-stairs ten flights and then up twenty-four, and then down fourteen to here again. By that time I felt as though I had been mountain climbing and I went to sleep."

"But the janitor may have returned."

"No. I put a large placard on his door telling him that I was here and to come and let me out as soon as he returned. As Coney Island is their usual relaxation, and the janitor is supposed to be in the building by midnight, I do not think we shall have long to wait."

"But," said Lulu, "in these cases people always telephone for help." She probably put some of the usual scorn of the common-sense of men which abides in all feminine souls into her voice, for she was answered with some triumph that, as it was Saturday, the telephone had been taken out for some necessary repairs. "I have tried to get into other offices, but it is impossible. While we are waiting we must give the baby his supper. You, too, are doubtless hungry."

Lulu looked about the room. On shelves along one side was a motley collection of boxes, bottles, stones, models of machines, and many things she did not understand. But nowhere was there any sign of food. The young man, still carrying Pendragon, who had evidently given himself up as one in the hands of Providence, hanging carelessly over one arm, began taking things down from the shelves.

"Here is just the thing for the baby, as soon as I get it boiled up in some water. It is concentrated milk and bread, something entirely new. We expect to make millions out of this. Here is a can of concentrated chicken, some meat tablets, some sauce powder, and some bottled celery, and indeed, almost everything to eat."

"Do you live here?" Lulu asked.

"Oh, no. These are samples. I am a promoter of affairs and inventions, and just now I am experimenting with army foods. Did you ever think that there is never a time when there isn't a war somewhere?" He skilfully opened cans and bottles and set a very complicated alcohol stove alight. "Look at this stove. A soldier can carry it in his knapsack and put it down anywhere and cook his dinner in a few minutes. It weighs nothing." Bit by bit he explained its mechanism. "We shall make a huge fortune for the inventor out of this."

Lulu's eyes brightened and she leaned forward. "I think," she said, "that I know of a machine that would interest you. We shall need a man of business."

"Ah — um," said her host without enthusiasm. By this time they were eating a very comfortable supper. To be sure there were no knives or forks, but as most of the food was liquid, they did very well. "I'll tell you, valuable inventions are very few, Do you know what percentage of patents ever pay? About one in five hundred. I suppose yours is something acrobatic." He evidently did not wish to linger over any mechanical dreams of a parachute jumper. He had kept Pendragon and was feeding him to the delight of both of them. "How old is the little chap? Do you know?"

"I should say I did know," said Lulu indignantly. "He's my sister's baby. He's thirteen months, and large for his age."

"Your sister's baby! How could your sister consent to your taking him up in a balloon?"

"She didn't. She fainted."

He gazed at Lulu with horror, and she began her silly giggle again. "You see it was like this," and she began her incredible story. She had gotten as far as the baby having been put to sleep on the rick, and his careless relations going after the apples, when she branched off into a description of the Professor and the laboratory and the invention. The man stopped feeding Pendragon, and looked at her as though he would swallow every word. Finally, when she saw there was no way to save Pendragon from a fiery death by usual means she had thought of the air-boat, gone after it and ——

"It worked!" he fairly shouted. "It worked! Good Lord!" He put Pendragon down on the floor and flew to the window.

The air-boat had drifted out of sight.

"Why didn't you hold it?" he asked Lulu accusingly. "Do you know what you have done? If it is lost you have upset civilization. You have put the world back into the dark ages. And you let it go!"

"Pardon me," Lulu said with some coldness, "you let it go." People were not in the habit of taking that tone with her, and she very properly resented it. "And anyway the Professor can make another." It was at this moment that a very surprised

janitor put his head in at the door. He looked shocked for a moment, but the presence of Pendragon reassured him.

"Sure, I didn't know yer wife and baby was here, sir, Mr. Mellish." Mr. Mellish sprang toward the door. He stopped to whisper to Lulu, "Don't tell him. You can't keep these things too close," and then he started out evidently bent on following the air-boat. He got as far as the elevator, and then his wits came back. With the readiness of the born excuse maker, he began telling the janitor his troubles and giving him to understand that it was all his, the janitor's, fault. Lulu was surprised to hear that her dress skirt had been burnt up in lighting the alcohol lamp, for it was the first she had noticed the loss of that valuable addition to a lady's toilet.

The janitor's daughter brought a skirt, and after the janitor had opened an office that had a telephone, they found a cab, and Pendragon and Lulu, with their rescuer's purse in possession, started for the Grand Central station, leaving the enthusiastic Mr. Mellish hunting through the channels and bays of lower New York for the air-boat.

"The janitor's daughter brought a skirt"

Lulu and Pendragon arrived at nine o'clock on Sunday morning about three hours before their telegram; but the air-boat was never found, and, what was much more singular, the Professor has not returned. He never appeared in Washington, and we at last inclined toward the opinion that he had made another boat in which he had tried to travel to Washington, and that he had met with some mishap, becoming a derelict in the uncharted currents of the skies. Mellish still advertises for him in the *Herald* with that fervor and intensity which has named his medium the agony column.

I tried to get Cecil to tell this story in the hope that some other experimenter might be able to make a hornet's nest full of "some kind" of gas so that civilization might go on in its appointed way, but he declined.

He said there was no human interest in it, because Mellish has a wife and six young children, and Lulu is going to marry Walter Baker. He says that from the artistic point of view, nothing happened.

REMINISCENCES OF A LONG LIFE*

BY

CARL SCHURZ

VIII

FRANCE ON THE EVE OF THE SECOND EMPIRE

THE Kinkel family resolved to settle down in England. Kinkel occupied himself for a little while with the study of the most important architecture, picture galleries, and other art collections in Paris, and then left for London. I preferred to stay in Paris for a while, partly because I hoped there to find special facilities for continuing my favorite studies, partly for the reason that Paris was regarded as the great focus of all liberal movements in Europe, and I believed it was the most convenient point for one wishing to work as a newspaper correspondent. Thus we parted.

Now I had to begin an orderly method of life and active self-support. My journalistic connections in Germany were quickly resumed, and I found that I could earn one hundred and eighty francs a month by letter-writing for newspapers. I resolved to limit my regular expenses to one hundred francs a month and thus to lay by a little reserve for emergencies. This presupposed a careful economy, but I soon learned with how little money a person might decently get along in Paris. This school of economy has always remained useful to me. I shared the quarters of my friend Strodtmann, who had already been in Paris for some time and who occupied a spacious room in a hotel garni, in the Faubourg Montmartre. But this common housekeeping did not last long. Strodtmann was not able to preserve order among his things, and as I too had my weaknesses in that direction, our room, which served at the same time as a living and a sleeping apartment, often presented a picture of most wonderful confusion. It is an old experience that a person who is not himself very orderly, finds the disorderliness of another sometimes quite unendurable. So it was with us. Of course it appeared to me that Strodtmann was the greater sinner, and in this I was not altogether wrong. He was somewhat of a gormand; he would study the delicacies exposed in the show-windows of restaurants with great enthusiasm and discernment, and he imagined that he himself could prepare fine dishes. He therefore made on our gratefire all sorts of experiments in roasting and frying and filled the room with very unwelcome odors. He insisted also on preparing our coffee, for he was sure that he knew much better to do that than I or anybody else. To this assumption I should have offered no resistance whatever, but as he handled the burning alchohol of his machine very carelessly, it happened that he set on fire papers and clothes that were lying around everywhere, and finally he burnt a big hole into the most valuable article of my wardrobe, namely: that large cloak with the hood, belonging to my Badisch officer period. When this had happened we laughed together about his awkwardness, but after this catastrophe we agreed in the most amicable spirit that there was not room enough in one apartment for two persons as disorderly as ourselves. I therefore rented a room on the Quai St. Michel, No. 17, and Strodtmann settled down in the Latin Quarter in my neighborhood.

The house No. 17 Quai St. Michel was kept by a widow, Mme. Petit, and her daughters, two unmarried ladies no longer young. The house was in all things decent, respectable, and strictly regulated. In this regard it distinguished itself advantageously from many of the hotels garnis in the Latin Quarter. Those of Mme. Petit's

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tenants whose conduct was especially correct were rewarded with invitations from time to time to take tea in her little salon, where the presence of the two faded daughters and some friends of the family created an atmosphere of extraordinary dullness. After having gone once through that experience we avoided a repetition. My room in the house was according to my notions quite comfortable. To be sure, the windows did not open on the side of the Seine, but looked into a narrow and dirty side street. In order to reach my room I had to go up several stairs and down several other stairs, and to wander through a long, dark corridor, and to turn various corners; but that did not disturb me. My room was rather spacious, had a floor of red tiles upon which there were a few diminutive pieces of carpet, several chairs fit for use, a round table, a fireplace, a wardrobe for my clothes, and even a piano, which was indeed very old and bad, but might have been worse. My bed stood in an alcove and by means of chintz curtains I could hide it from the gaze of visitors. For this dwelling I had to pay a rent of thirty francs a month, a sum rather high for me; but I thought that the character of the house would otherwise help me to save. My first breakfast consisted of a cup of coffee which I prepared myself, or a glass of wine and a piece of bread, sometimes with butter. After having worked at my writing-table until noon I took a second breakfast or lunch that never was to exceed one-half franc in cost in some restaurant of the Latin Quarter, and in the evening I dined in an eating house kept in the Rue St. Germain L'Auxerrois near the Louvre, that was kept by a Socialistic Association of cooks: the *Association Fraternelle des Cuisiniers réunis.* Cooks, waiters, and guests addressed one another according to the model of the French Revolution, "Citoyen," and the pride of civic equality showed itself also in the circumstance that the citoyen waiter accepted no tip from the citoyen guest. These citoyens furnished for one franc a very simple but substantial and good meal, including even a "confiture" as a dessert and a glass of wine. The company was mixed but th[illegible] easier for us, to imagine ours[illegible] during the meal as living in the ideal state of general fraternity.

Other expenses of laundry and of an occasional fire in my room brought the amount of the whole budget to not quite three francs a day, less than sixty cents in American money, or ninety to ninety-three francs a month. I could permit myself even some luxuries — the purchase of a few books, some of which are still in my possession; also occasional tickets for the parterre in the Odeon or in a Faubourg Theater; now and then a cup of coffee on the Boulevard; and — only now and then, to be sure — I could afford to see Rachel at the Theatre Français. Thus I managed to incur no debts, to save a small reserve, to be obliged to nobody for anything, and to feel myself quite comfortable.

Of course I could not under such circumstances indulge in expensive social enjoyments. Aside from an occasional visit to the salon of the Countess d'Agoult, the well-known friend of Franz Liszt, my intercourse remained mainly confined to German exiles, some students and young artists pursuing their studies in Paris, and also some young Frenchmen who attended lectures at the Sorbonne or other institutions of learning, and in this circle I found very agreeable companions. We had every week a "musical evening," sometimes in my room, in which young musicians — among them Reinecke, who afterwards became the famous director of the well known "Gewandthaus Concerts" in Leipzig — reviewed the most recent composers, and now and then produced their own compositions, while I and others served as an enthusiastic public. On such occasions we used to drink a punch which, for reasons of economy, left nothing to be desired in point of weakness.

In this circle my good comrade, Adolph Strodtmann, was a general favorite. He had at that time plunged deep into the socialistic poetry of that period in which he saw a promising symptom of a new mental and moral revival of the human race. Some French poems of that kind he translated with extraordinary skill into sonorous German verse which he read to us at our social meetings to our great delight. He was also a generous listener, and although very deaf, professed great interest in our musical performances, giving his sometimes startling judgment in a thundering voice. We all loved him for his high enthusiasms, his ardent sympathies, the frank honesty of his nature, and the robust ingenuousness with which he promulgated his occasionally very eccentric opinions of men and things. At times his oddities afforded us much amusement, which he good-naturedly shared,

frequently laughing loudest with childlike astonishment at the queer exhibitions he had made of himself. He might well have served as the original to many caricatures of the "absent-minded professor" who is a favorite subject of funny pictures in German periodicals.

Now and then he was seen on the street smoking a long German student's pipe as he had done in Bonn. In Paris, the passersby would stand still with amazement when they beheld so unaccustomed an apparition, and soon he was known in the Latin Quarter as "l'homme à la longue pipe." One day he came into my room with a hair-brush under his arm and when I asked him, "Strodtmann, what are you carrying there?" he looked at the thing at first with great surprise and then laughed boisterously and said with his loud voice: "Why, this is my hair-brush. I thought it was a book from which I wished to read to you." Another time when he visited me I noticed that his face bore the expression of extraordinary seriousness if not trouble. "I have only one pair of boots." he said; "one of the boots is still good, but the other you see" — and here he pointed at his right foot, "the other is bursting in the seams. Have you not a boot that you can lend me?" Indeed, I possessed two pairs and it so happened that of one pair one boot was a little damaged, and the other in a perfectly serviceable condition. This sound boot I gladly put at Strodtmann's disposal. When we undertook to make the exchange, we noticed at once that the two good boots, his and mine, belonged to two different fashions. His was pointed at the toe and mine was broad cut, and both were for the left foot. These unfortunate circumstances did not disturb Strodtmann in the least, and although he may have suffered at times considerable inconvenience, he walked about in those two left boots, one of which was pointed and the other broad, until his own foot-gear had had the necessary repairs.

I felt the necessity of perfecting myself in the French language in order to speak and write it with ease and with that delicacy which constitutes one of its characteristic charms. One of my friends recommended to me a teacher who bore the high-sounding name of Mme. La Princesse de Beaufort. According to rumor, she belonged to an old noble family, but was impoverished to such a degree by the political revolutions that she had to earn her bread as a teacher of language. Whether this was all true I do not know, but when I sought her out I found her in a modest apartment of a hotel garni, an elderly lady of very agreeable features, and a quiet, refined, and somewhat courtly manner, which permitted me to believe she had really moved in distinguished circles. She accepted me as a pupil and declared herself willing to give me two lessons a week, each of which should cost one franc. We began the next day. My teacher allowed me the choice of the method of instruction, and I proposed to her instead of following the usual custom of memorizing rules of grammar that I would write for her short letters or essays on subjects that interested me. She was then to correct my mistakes and to instruct me in the idiomatic forms of speech. In following this method we were to have a grammar at hand for the purpose of pointing out the rules which I had violated. This pleased her, and as I was already able to make myself somewhat understood in French, we set to work without delay.

This method proved very successful. My letters or short essays treated of real happenings that had occurred to me, or of what I had seen in museums or art collections, or of books or of the political events of the day. Now, as I did not merely link together grammatically constructed sentences as the pupils of so many educational institutions usually do when writing their Latin themes, but as I set forth my experiences and my views with great freedom and thereby tried to give my exercise some interest, my teacher did not confine herself to the mere correction of my grammatical mistakes, but she entered into animated conservations with me in which she encouraged me further to enlarge upon the subjects narrated or discussed in my papers. These conversations, in which she showed aside from a thorough knowledge of the French much independent thought and much comprehension, became to both of us so agreeable, that not seldom the passing of the hour escaped our attention, and when I rose to take leave, she insisted that I stay in order to pursue the discussion a little farther. Aside from these lessons I read much and never permitted myself to skip over words or forms of speech which I did not understand. My progress was encouraging, and after a few weeks it happened sometimes that my teacher returned my paper to me with the assurance that she found nothing in it to correct.

This way of learning a foreign language proved no less effective than agreeable. One may begin the attempts of free expression, and thus an independent use of the language, with a comparatively small vocabulary. Conscientious reading and well-conducted conversations will then quickly enlarge the vocabulary and develop the facility of expression. But I cannot lay too much stress upon the fact that the free and exact rendering of one's own thoughts *in writing* is the most efficient exercise in acquiring a language. In mere conversation we are apt to slip over difficulties by permitting ourselves vaguenesses and inaccuracies of expression which would sternly demand correction — and correction, too, easily kept in mind — when the written word looks us in the face. To quicken the efficacy of this exercise requires, of course, a teacher able not only to pound grammatical rules into the head of the pupil, but also to stir up in the study of the language a mentally active interest in the subjects spoken or written about. Mme. La Princesse de Beaufort filled these requirements in a high degree, and the hours which I passed with her have always remained with me an especially agreeable memory.

Another similarly effective method of acquiring foreign languages without a teacher I will explain later in connection with my study of English. Thanks to my teacher I rapidly acquired great fluency and ease in the French language, so much so that I could, and did, write short letters to French journals which were published without correction. I regret to say that in the course of time I have lost some of that facility in consequence of a want of practice. For this I reproach myself because one may easily, also without constant opportunity for conversation, retain a complete possession of a language once learned, by simply reading to one's self every day aloud a few pages of some good author.

I continued with zeal to study French history, especially that of the time of the great Revolution, and as France was still regarded as the revolutionary leader, and we expected the most important results from the developments there, I took a lively interest in French politics and pursued with the intensest concern the struggle going on at that time between the Republicans and the President Louis Napoleon, who was suspected of usurpatory designs. But I had to confess to myself that many of the things which, as a critical observer, I witnessed around me seriously modified my conception of the grandeur of the events of the revolutionary period, and shook my faith in the historic mission of France as to the future of the civilized world. I frequently visited the gallery of the National Assembly, when debates of importance were announced. I had studied the history of the "Constituent Assembly" of 1789, of the "Legislative Body," and of the "Convention" of the first revolution, with great diligence and thoroughness, knew by heart some of the most celebrated oratorical performances of Mirabeau and others, was well acquainted with the parliamentary discussions of that period, and hoped now to hear and see something similar to that which had moved me so powerfully in reading and which lived in my imagination as a heroic drama. My disappointment in visiting the National Assembly with this expectation, was great. Indeed, high sounding speeches and scenes of stormy and tumultuous excitement were not lacking; but with all this, as it seemed to me, there was too little of an earnest and thoughtful exchange of opinions between eminent men, and too much of theatrical attitudinizing and of declamatory phrasemongery. It happened to me — as it frequently happens — that the disappointment of expectations which have been pitched too high, will, in the conclusions we draw, lead us to underestimate the character and value of existing things and conditions as we see them before us. What in fact I did witness, was the French way of doing things. That way did not correspond with my ideals; but it was, after all, the French way, which with all its histrionic superficialities, had in the past, especially in the great revolution, proved itself very real and serious, and had produced tremendous results.

However, what I saw of political action on the public stage had a sobering effect on me, and this effect was intensified and confirmed by my observations in the Latin Quarter and in public places of amusement of the dissoluteness of student life — the habitual life of young men who might be considered the flower of French youth.

* * * * * * * *

Here I must mention an occurrence which at the time caused me astonishment. Strodtmann had made me acquainted with a marine painter by the name of Melbye, a Dane. He was much older than we, an artist of

considerable skill, who talked about his art as well as various other things in an agreeable manner. He was greatly interested in clairvoyance and told us he knew a clairvoyante whose performances were most extraordinary. He requested us several times to accompany him to the "séance" and to convince ourselves of her wonderful abilities. At last an evening was fixed for this entertainment, but it so happened that at about the same time I received an invitation from Kinkel, which I resolved to follow without delay. When I packed my valise, Strodtmann was with me in my room and he expressed his regret that I could not attend the séance that evening. He went away for a little while to return to my room later in the day and to accompany me to the railroad station. In the meantime the thought struck me that I might furnish a means for testing the powers of the clairvoyante. I cut off some of my hair, wrapped it in a piece of paper, and put this into a letter-envelope which I closed with sealing-wax. Then I tore a little strip from a letter I had received that morning from the Hungarian general, Klapka, the celebrated defender of the fortress Komorn, and put this strip containing the date of the letter also into a folded paper and enclosed it likewise in an envelope sealed with wax. When Strodtmann had returned to me, I gave him the two envelopes without informing him of their contents, and instructed him to place them in the hands of the clairvoyante with the request that she give a description of the looks, the character, the past career, and the temporary sojourn of the person from whom the objects concealed in the envelopes were coming. Then I left for London.

A few days later I received a letter from Strodtmann in which he narrated the results of the séance as follows: The clairvoyante took one of my envelopes into her hand, and said it contained the hair of a young man who looked thus and so. She then described my appearance in the most accurate way, and added that this young man had won notoriety by his connection with a bold enterprise, and that at the present time he was on the other side of a deep water in a large city and in the circle of a happy family. Then she gave a description of my character, my inclinations, and my mental faculties which, as I saw them in black on white, surprised me greatly. Not only did I recognize myself in the main features of this description, but I found in it also certain statements which seemed to give me new disclosures about myself. It happens sometimes when we look into our own souls that in our impulses, in our feelings, in our ways of thinking, we find something contradictory, something enigmatical which the most conscientious self-examination does not always suffice to make clear. And now there flashed from the utterances of this clairvoyante gleams of light which solved for me many of those contradictions and riddles. I received, so to speak, a revelation about my own inner self, a psychological analysis which I had to recognize as just, as soon as I perceived it.

What the clairvoyante said about the other envelope which contained Klapka's writing was hardly less astonishing. She described the writer of the letters and figures contained in that envelope as a handsome, dark bearded man with sparkling eyes, who once had governed a city full of armed men and besieged by enemies. The description of his person, of his past, and also of his character as far as I knew it, was throughout correct; but when the clairvoyante added that this man was at the time not in Paris, but in another city where he had gone to meet a person very dear to him, I thought we had caught her in a mistake. A few days later I returned to Paris, and had hardly arrived there when I met General Klapka on the street. I asked him at once whether since he had written his last letter to me, he had been constantly in Paris, and I was not a little amazed when he told me that he had a few days ago made an excursion to Brussels where he had stopped not quite a week, and the "dear person" whom he was to have seen there, I learned from an intimate friend of Klapka, was a lady whom, it was said, he would marry. The clairvoyante was therefore right in every point.

This occurrence mystified me very much. The more I considered the question whether the clairvoyante could possibly have received knowledge of the contents of my envelopes, or whether she could have had any cue for guessing at them, the more certain I became that this could not be. Strodtmann himself did not know what I had put into the envelopes. Of Klapka's letter to me he had not the slightest information. He also assured me that he had put the envelopes into the hands of the clairvoyante, one after the other in exactly the same condition in which he had received them without for a moment

confiding them to anybody else and without telling to any one from whom they came; and I could absolutely depend upon the word of my thoroughly honest friend. But even if — which was quite unthinkable to me — there had been some collusion between him and the clairvoyante, or if he had, without knowing it, betrayed from whom the envelopes had come, it would not have solved the riddle of how the clairvoyante could have described my character, my inclinations, my impulses, my mental qualities, much more clearly and truthfully and sagaciously, than Strodtmann or Melbye ever could have done. In fact Melbye knew me only very superficially. In our few conversations he had always done the most talking; and a deep insight into the human soul did not at all belong to Strodtmann's otherwise excellent abilities. In short, I could not in the whole incident find the slightest reason for the suspicion that here we had to do with a merely clever juggler. The question arose: Was not here a force at work which lay outside of the ordinary activity of the senses, and which we could indeed observe in the utterance of its effects, and which we perhaps could also set in motion, but which we could not define as to its true essence or constituent elements. In later years I have had similar experiences which I intend to mention in their proper places.

I shall now return to my visit in London. Kinkel had rented in the suburb of St. Johnswood, a little house where I was most heartily welcomed as a guest. He had already found a profitable field of work as a teacher, and Mme. Kinkel gave music lessons. The whole family were in a very cheerful state of mind, and we spent some happy days together. In fact I felt myself so much at home, that Kinkel could easily persuade me to give up Paris and to come over to London, where I, as it seemed to me, would be able to make a comfortable living as a teacher without great difficulty. I then returned to Paris, as I thought only for a few weeks, but my departure from the French capital was to be delayed by an unexpected and very disagreeable incident.

One afternoon I accompanied on a walk the wife of my friend Reinhold Solger, a fellow German refugee, a man of great knowledge and acquirements, who later was to occupy a respected position in the service of the United States. We were in the neighborhood of the Palais Royal when an unknown man stopped me and asked to have a word with me aside as he had something very confidential to communicate to me. As soon as we were out of the hearing of Mrs. Solger, he told me that he was a police agent, ordered to arrest me and to take me at once to the "Préfecture de Police." I excused myself to Mrs. Solger as best I could and accompanied the unwelcome stranger.

He conducted me first to a police commissioner, who inquired after my name, my age, my nativity, and so on. I was astonished that the police, which seemed to know my name did not know where I lived. I declared to the commissioner that I had absolutely no reason for concealing anything, and acquainted him with the number of the house in which I lodged as well as with the place in my room where the keys to all my belongings could be found; but I wished to know for what reason I had been taken into custody. The commissioner mysteriously lifted his eyebrows, talked of higher orders, and thought I would learn of this soon enough. Another police agent then conducted me to the "préfecture de police." There I was turned over to a jailer, who, after I had surrendered the money I had with me and my pocket-knife, took me into a cell and locked me in. To the question whether I would not soon be informed of the reason of my arrest, I did not receive any answer. My cell was a little bare room, sparingly lighted by a narrow window with iron bars high up in the wall. There were two small, not very clean beds, two wooden chairs, and a little table.

I expected every moment to be called to a hearing, for I thought that in a republic, as France was at that time, they would not incarcerate anybody without telling him the reason therefor at once; but I waited in vain. Evening came and the jailer informed me that I might have supper consisting of various dishes which he enumerated if I were able and willing to pay; otherwise I would have to be content with the ordinary prison-fare which he described to me in a manner not at all alluring. I ordered a modest meal, and in eating it I thought with melancholy longing of my good Citoyens in the Rue St. Germain L'Auxerrois.

Late in the evening, when I had already gone to bed, another prisoner was brought to my cell. In the dim light of the jailer's lantern, I saw in the new-comer a man still

young, in shabby clothes, with a smooth-shaven face and dark, restless eyes. He began at once a conversation with me and informed me that he had been accused of theft, and upon that accusation had been arrested. The charge, however, was entirely unfounded, but as he had been arrested before on similar suspicions, the authorities would not accept his assurances of innocence. I thus had a common thief as my companion and room-mate. He seemed to see in me a fellow-laborer in the vineyard,for he asked me in a rather confidential tone, in what accident I had been caught. My short and entirely truthful response did not appear to satisfy him; be may have even regarded it as unfriendly, for he did not say another word, but lay down upon his bed and was soon in a profound sleep.

During the still night I thought over my situation. Had I really done anything in Paris that might have been considered punishable? I examined all the corners of my memory and found nothing. Of course the reason for my arrest could only be a political one, but however my opinions and sentiments might displease the government of President Napoleon, I certainly had not taken part in any political movement in France. In Paris I had only been an observer and a student. I did not doubt that while I was in prison the police would search the papers in my room, but that could not disquiet me as I knew that nothing could be found there except some historical notes, a few literary sketches, and some letters from friends of an entirely harmless nature. All the papers which might in any way have been considered questionable, as well as the pistols which I had carried with me during the Kinkel affair, I had been cautious enough to entrust to one of my friends for safe keeping. Nothing remained but the suspicion that I had been taken into custody at the instance of the Prussian government. But would the French Republic be capable of surrendering me to Prussia? This I deemed impossible, and thus I looked the future calmly in the face. But I was overcome with a feeling of the degradation inflicted upon me by shutting me up in the same room with a common thief. It revolted my self-respect. And this could happen in a Republic!

My indignation rose the following morning when I still failed to receive information about the cause of my arrest. At an early hour the thief was taken out of his cell and I remained alone. I asked the jailer for paper, pen, and ink, and in my best French wrote a letter to the prefect in which in the name of the laws of the country I demanded that I be informed why I had been deprived of my liberty. The jailer promised to transmit the letter, but the day passed without an answer and so another day, and still another. Neither did I receive a word from my friends and I hesitated to write to any of them, because the receipt of a letter from me might have embarrassed them. In those few days I learned to understand something of the emotions which may torment the soul of a prisoner — a feeling of bitter wrath against the brutal power that held me captive; the consciousness of complete impotency which rose in me like a mockery of myself; the feverish imagination that troubled me with an endless variety of ugly pictures; a restless impetus that compelled me to run up and down for hours in my cell like a wild animal in its cage; then a dreary emptiness in mind and heart which finally ended in dull brooding without any definite thought.

On the morning of the fourth day I addressed a second letter to the prefect still more vehement and pathetic than the first, and shortly afterwards the jailer told me that I would be taken to the bureau of the chief. In a few minutes I found myself in a comfortably furnished office room and in the presence of a stately gentleman who kindly asked me to sit down. He then complimented me elaborately upon the correctness of the French of my letters, which he called quite remarkable considering my German nationality; and he expressed in the politest phrases his regret that I had been incommoded by my arrest. There was really no charge against me. It was only desired by the government that I select a place of residence for myself outside of the boundaries of France, and to this end leave Paris and the country as soon as might be convenient to me. In vain I tried to move this polite gentleman to a statement of the reasons which might make my removal from France so desirable. With constantly increasing politeness he told me that it was so desired in higher places. At last, I thought to appease his evident trouble about my lacerated feelings by the remark that in fact the desire of the government did not incommode me at all, in as much as I had intended to go to London, and that my

arrest had only delayed me somewhat in my preparations for departure. The polite gentleman was enchanted at this happy coincidence of my intentions with the desire of his government, and he told me finally not to be in too great a hurry with my preparation for leaving. He would be delighted if I felt myself under his especial protection while in Paris, where I might still remain two, three, four, even six weeks, if that would amuse me. He would then put at my disposal a passport for any foreign country; but after my departure he hoped that I would not embarrass him by returning to Paris without his special permission. Then he bade me farewell with a friendliness bordering on actual affection, and I left him with the impression that I had made the acquaintance of the politest and most agreeable police tyrant in the world.

I hurried back to my quarters and found the Petit family in great tribulation on my account. Madame and the two daughters told me in a shrill trio how a few days ago two police agents had searched my room and examined my papers, but had left everything behind them in the best of order. The police had also tried to inform themselves of my conduct by putting questions to the Petit family, and I might be assured that the Petit family had given me the most excellent character; but then the Petit family had become very much disquieted about my lot and had advised my friends who had called upon me, of all that had happened and requested them to set in motion every possible influence that might help me. I learned, indeed, that several of my friends had made proper efforts in my behalf and it is quite possible that this had hastened my discharge from imprisonment.

The reason of my arrest, however, soon became quite clear to me. Louis Napoleon had begun the preparations for his coup d'état which was to do away with the republican form of government and put him in possession of monarchical power. While the republicans deceived themselves about the danger that was looming up, and tried to ridicule the pretender as an "inane ape" of his great uncle, this man set all means in motion to win the army and the masses of the people for himself and his schemes. The Napoleonic propaganda was organized in all parts of the country in the most varied forms — and this agitation fell especially with the peasant population on very fertile soil. The legend of the Napoleonic empire, with its wars and victories, and its tragic end, was the heroic lay of the country people, in the glamor of which every peasant family sunned itself and felt itself great. Each could tell of some ancestor who at Rivoli, or at the Pyramids, or at Marengo, or at Austerlitz, or at Jena, or at Wagram, or at Borodino, or at Waterloo, had fought under the eyes of the mighty chief, and in this heroic epic there stood the colossal figure of the great emperor, enveloped in myth, like a demigod, unequalled in his achievements, gigantic even in his fall. Every cabin was adorned with his picture, which signified the great past history of power and glory embodied in this one superior being. And now, a nephew of the Great Emperor presented himself to the people bearing the name of the demigod and promising in his name to restore the magic splendor of that period. Numberless agents swarmed through the country, and pamphlets and hand-bills passed from house to house and from hand to hand, to make known the message of the nephew and successor of the great Napoleon, who stood ready to restore all the old magnificent grandeur. Even the barrel-organ was pressed into the service of that agitation to accompany songs about the Emperor and his nephew, in the taverns and the market-places of the country. The more intelligent populations of the cities did indeed not reverence the Napoleonic legend with the same naïve devotion, but that legend had even before the nephew began his career as a pretender, been nourished in a hardly less effective manner. Beranger's songs and Thier's "History of the Consulate and the Empire" had stimulated the Napoleonic cult, and even the government of Louis Philippe had paid its homage to it, by transporting Napoleon's remains with great pomp from St. Helena to the Church of the Invalides. The field so prepared was incessantly tilled by Louis Napoleon while he stood as president at the head of the executive power. As the barrel-organ did service in the country districts, the theater was made to serve in the cities. I remember a spectacular drama, which was produced on one of the Faubourg stages with great pomp and startling realism. It was called "La Barriere de Clichy" and represented the campaign of 1814, the exile of Napoleon on the Isle of Elba, and his

return to France in 1815. Napoleon appeared on the boards in an excellent mask on foot and on horseback, on the historic Gray, and all the engagements of that campaign in which he was successful, passed before the eyes of the multitude; the French infantry, cavalry, and artillery in the historic uniforms of the Empire, the enemies, Prussians and Russians, barbarous looking fellows, uncouth and rude and constantly running away from French heroism. Blücher appeared in person, a boisterous barbarian, indulging in the most horrible blackguardism, constantly smoking a short pipe, blowing forth tremendous clouds of smoke, and incessantly spitting around him. The enemies were regularly defeated, so that it was difficult for the impartial beholder to understand why Napoleon after all these splendid victories succumbed, and was forced to go into exile. At any rate, he soon returned amid the enthusiastic acclamation of the people. The army went over to him promptly, and the piece concluded with his triumphant entry into Grenoble. The public applauded with enthusiasm and the cry of "Vive L'Empereur" was heard not only on the stage, but not seldom also in the galleries, in the parterre, and in the boxes. Thus the city populations were worked.

The so-called Prince-President sought to win the army by appearing at parades and manoeuvers in a general's uniform, by showing the soldiers all possible favors, and by drawing to himself the most adventurous spirits among the officers. In the spring of 1851 he began also to prepare the prospective battle-field of the intended coup d'état. The bourgeois of Paris were made to apprehend that the city was full of the most dangerous elements from which every moment an attempt at a complete subversion of the social order was to be feared; that society was in imminent danger and must be saved. The Prince-President, so the word went forth, was ready to undertake this work of salvation, but the parliamentary power sought to bind his hands. Under these circumstances he was doing the best he could and would first undertake to deliver Paris of the dangerous characters infesting it. One of the measures taken to that end consisted in the driving away from the city all foreigners who might have been suspected of an inclination to take part in forcible resistance to the intended coup d'état; and in that category I too was counted.

A police agent who described the threatening dangers in a pamphlet written for the purpose of terrifying the timid bourgeois, called me an especially daring revolutionist who in his old Fatherland had already committed the most frightful outrages. To illustrate this, he narrated the liberation of Kinkel, describing him with the most fabulous fabrications as a most uncommonly detestable criminal. To these circumstances I owed my arrest and my exile from France, in spite of my modest and retired conduct during my stay there. It is indeed not at all improbable that if I had been in Paris at the time of the coup d'état I should have seen in the popular resistance to the Napoleonic usurpation the decisive struggle for liberty in Europe, and I might have taken up the musket and fought with the republicans on the barricades on the 2d of December. So it may be, that if it had otherwise been my intention to remain in Paris, the police saved me from participating in a hopeless enterprise, and possibly from a miserable end.

The last weeks of my sojourn in Paris were devoted to visits to galleries, museums, and interesting architectures, and to merry conviviality with my friends. To one of them, a young Frenchman from Provence who studied medicine in Paris, my departure from France was especially hard. I had made his acquaintance as one of the lodgers of the Petit house, and I mention him because he was a remarkable example of the effect of German philosophy upon a French brain, which I would not have deemed possible had I not personally witnessed it. Soon after we had become acquainted he attached himself to me and to several others among my German friends, and as he was a modest, agreeable, and able young man taking life seriously, we sincerely reciprocated his friendly feelings. He loved Germans, so he said, because they were the nation of thinkers. He had made the acquaintance of some products of German literature in translations, and tried to possess himself of the language mainly for the purpose of studying the works of German philosophers; but he seemed to find this very difficult. Thus he had to content himself with French renderings of German philosophical works, and he frequently came to us for the explanation of phrases which he did not understand. Sometimes we could give him such explanations, but

many of the dark expressions we did not understand ourselves. Suddenly we became aware that our young Provençal whose conduct of life had always been very regular and irreproachable, visited the German beer-houses of which there were a great many in Paris, and drank heavily. This went so far, that one day Mme. Petit and her daughters asked me to visit him in his room as he had come home the night before much intoxicated and was now, it seemed, seriously ill. I complied with this request at once and found my friend in that condition which at German universities is designated as a deep "Katzenjammer." The young man confessed to me that he was heartily ashamed of his behavior, but thought if I knew the cause of it, I would not think so ill of him. Then he told me with great gravity, that he had for some time tried to study the German philosopher Hegel, and he had found in his works many things that had tormented him with doubts as to the soundness of his own mind. Therefore, as the Germans, of whom he believed that Hegel's philosophical works were their favorite reading, liked to drink beer, he had also made an effort to facilitate his Hegel studies, by accustoming himself to the same beverage. The good boy talked so seriously and so honestly that I refrained from laughing and assured him with equal seriousness that many a German, too, had become nearly insane in studying Hegel and that the drinking of beer did not help them. Now, if Hegel in the German language produced such effects upon German heads, what effect could be expected of a French decoction of Hegel? This seemed to quiet my good Provençal very much. I advised him to give up Hegel as well as the excessive drinking of beer and to devote himself again to the study of medicine like the well-behaved serious and diligent man he had been before. He promised this, and he did it really, and on the day of my farewell from Paris, we took leave of one another with the sincerest regret.

As this story may seem somewhat extravagant and improbable, I cannot refrain from concluding it with the assurance that it is literally true.

LOST—AN ECHO

BY

GEORGE ALLAN ENGLAND

HE stood at the bar of a Bowery café, cheek by jowl with me, gazing mournfully into his empty stein; his eye was moist and his face florid, also a tear coursed down his bulbous nose and hung tremulous at the end.

"Hard luck, partner?" I ventured.

"Hart luck? Ach Himmel, de vorst ever! Don't you could see it?"

"Hm-m-m, well, you *do* look a little to the bad. Tipping your elbow, or how?"

"Elbow, ja . . . und teuf'lish luck. I don't look like I vonce vas somedings, eh? But I vas, sure t'ing; I useter get drei tollar a day und all de beer I vanted — I vas a *echo* vonce! Now vot vas I? Nix! Absolutely nix, ach Gott!"

"You were a — a *what?*" I felt decently familiar with most of the symptoms, but this was a new one on me.

"A echo, ja — drei tollar a day und Pils'ner, down to Blatz's Biergarten at Sout' Orange. Hundurts of Chermans useter come dere on Sundays und sit und trink by leetle round tables, trink und holler und jodel. Blatz he gif me drei tollar a day (und beer) to set on a ledge behind de bushes at de odder side de ravine, ain't it, und be der echo. Fourteen times I echoed, each time fainter as de last; I had a strong voice in dem days, also I could jodel goot. It vas hart on de t'roat, some of dem hot Sundays, but it vas a goot job, yust de same, drei tollar a day und beer, ja! Und now —— "

He gazed critically at the bottom of his stein.

"Kellner!" I commanded, "here, fill this up and keep it full!"

Presently he resumed, sighing.

"Chermans vas great peoples, you know, to vander 'round lookin' at de sceneries, und trink und jodel und make echoes. So venn Blatz's Biergarten opened mit de announcement dat dere vas a fourteen-times echo in

dér glen opposite, de business growed like prairie-fire, und ve both made goot moneys, 'specially me, mit mine drei tollar a day und —— "

"Yes, yes," I interposed, "I know all about that! But what happened? What loosened up your hold on the cinch?"

"Und beer," he concluded, undisturbed. "De business growed und ve vas happy — till Schwartz come! You see, noboddy never knowed noddings about it except'n' me und Blatz — und Schwartz!"

He blew froth from a fresh bumper.

"Ach, Schwartz! If dere vas any Hell, I hopes me Schwartz he sizzle up pooty black in de bottom part, *nicht wahr?* Blatz vas to blame, al-so, dough he never meant no harm. Blatz vas a goot man, foist rate! He pick me up after mine Elsa skip out mit some rich feller und take all my savings vot I had in der Chermania Bank und leave me auf mine uppers. Yes, he take me in yust venn de Biergarten open und gif me de job as echo. Two summers I stayed mit him, und all de time der Biergarten gettin' more und more famous, till Turnvereins und Schützenfesters begun to come from all ofer Essex County. Der second summer dey voiked me pooty near crazy, for a fact, but my t'roat vas strong und I vas villin', mit drei tollar a day — und beer!

"Vell, one day in Yuly, a stranger — dis Schwartz — dropped in mit a big thirst; he come in, set down to a round table und ordered some bier. Dere vas only two or t'ree odder people dere; it vas a veekday, und dull. After he drunk him a few he call Blatz und say:

"'I hear me you got one goot echo in dis here ledge, eh?'

"'Sure t'ing!' say Blatz, rubbin' his hants togedder und schmilin', so. 'Sure t'ing! Dere ain't no echo dis side of der Schwabenwald can touch dis one!'

"'So?' say der stranger. 'So? I try me him, ain't it?'

"He stood up, took some long breat's, opened his mout', und holler like one of dem steam-sireens:

"'Ooooh*é*-e-e-ee!" *Yoch-hé-e-e-ee!*'

"'*Yoch-hé-e-e-ee* . . ée . . hé . . ee . . !' Fourteen times I went me so, *Yoch-hé!*

"'*Ei, du lieber Augustine!*' went der stranger, more loud.

"'*Augustine* . . *tine* . . ine . . ine . . !' went me.

"'How you like dat?' say Blatz, grinnin' like a cat eatin' cream. 'Dat vas pooty goot, ain't it?'

"'Ja, goot, goot, very goot. I been all ofer de woild huntin' der best echoes, und I ain't never found noddings no better as dis. Vait! I try me a jodel on him!'

"'Laa-lee-*oo-lee*-oooooooo . . . '

"Laa-lee-*oo-lee*-ooo-OO-OO-oooo . . .!"

"'*Ausgezeichnet!* Fourteen times! Und so loud! She have de real kvality of der human voice, al-so — der *timbre*, vot? I always say, venn I find me a echo mit der *timbre*, den I buy me dot spot und build me ein house — I live dere und echo him mornings, noons, und nights. All ve Chermans like an echo, but I, I *lofe* it! She vas mine hobby! Haf you effer t'ought you sell dis place, eh?'

"'Um-m-m, vell, no,' say Blatz, lookin' ferry gloomy, dough I knowed his heart vas yumpin' fer choy. 'No, der place vas a pooty goot inwestments und I like to hold on; still, I might possibly consideration it, if you vas villin' to pay vat it's vorth. I got a goot Biergarten here, *gewiss*, all on account of dot echo — folks dey comes for miles aroundt, Schützenfesters und all sorts Vereins; it's a goot business. I ain't sure I vant to sell out; still I might.'

"'Vell, I ain't sure I vants to buy — not yust yet, alretty. I knows me anodder place I get der same number of echoes out in Ohio, und I can buy dirt cheap. Money ain't no special objections to me, sure, but still, I ain't vant to t'row it avay. I drop in again in a few days und try him vonce more, ain't it? Goot-by!'

"Den he vent avay, dat stranger. I vish me he *stay* avay, oi! oi! Perhaps den I haf me der sinch now und not be a Bow'ry bum. Ach Gott!

"Dat night, after shuttin'-up times, Blatz he make some talks mit me.

"'You hear vat dat feller ask?' he say. 'He's sure got der echo-bug in his head und he vant to build him a house here — money ain't no considerationments vatsoeffer. If he vas only pleased he buy der place, ten, fifteen t'ousand, perhaps, vat only cost twelfe hundurt. He's got more money dan any one can have und be decent, und ve — dat is *I* — vant to pry off a goot bunch. I do de right t'ing by you; I gif you a hundurt tollar cash if you keeps dis up — I write it in a contract! Only echo anodder veek, und you makes easy money.'

"'*Vat?*' say I, mit outraged honesties. '*Vat?* You vas tryin' to corruptionate me for ein hundurt tollar? Nix on your life! Effery man has his price, mine freund, und I — vell, I ain't runnin' no bargain-counter! Ein hundurt? Aber nit! Who vas makin' dis real estate waluable, you oder me? Who vas all der cheeses? ME! Venn I don't echo no more, dis place vas nix vorth. *Two t'ousand tollar* vas more like somedings, ja! Zwei t'ousand, or I don't echo me, not vonce more yet, sure t'ing!'

"'Zwei t'ousand? Ach Gott im Himmel! You vants to ruination me, eh?' Blatz he twist his hands togedder like dey vas fly's legs und almost make some real tears come out of his pig-eyes. Dere vas some Yiddisher in Blatz, somewheres; pullin' teeth vas pretzels und beer 'side of makin' him loosen up on der currency.

"I had one hard time mit Blatz, a reg'lar inwerted auction, ja, und had to t'reaten him somet'ing fierce before I could bring him to a compromise of fifteen hundurt. I knowed vell und he knowed I knowed he couldn't find anodder goot echo inside of a veek at de shortest; der stranger vas comin' in a couple of days, al-so. Blatz vas sure in one tight place, ain't it, so venn I wrote out der agreement he signed her mournfulsome, sweatin' blood at effery pore.

"'Aber, *fifteen* times you echo for dis! Mind now!' he say savage, glarin' out der eyes. 'Fifteen echoes or de contract don't went!' I say ja, all right; it vas in der contract written, all dat und a lot more.

"'All right, *gewiss!*' say I. 'Bring on your man, und venn he don't go right up to Z, I'll handle him. Bring on your lamb; I sheer him, jawohl!'

"On der third day de stranger he drop in und he echo me 'most to death. Blatz set him in a different place where he could fifteen echoes get, und he got 'em, effery one. Himmel! I vas all of a sweatiness venn he finish — ein hour und forty minutes, mit jodels und foolishnesses. My t'roat feel like some one tip ash-barrels down it hinunter; I vas nigh to boisting, but I t'ought me of der fifteen hundurt und hung on. At last der stranger got enough und quit; him und Blatz had some long talks; denn he vent avay.

"'His name vas Schwartz und he's yust about make up his mind to buy,' say Blatz to me, venn I come strollin' in accidental-like, dat evenin'. 'He like der *timbre* better as effer, und he's tickled to death mit der fifteen times. Dere vas only one fly in der honig, ain't it? Dat is, he know a place in Sout' Car'liny where he get him *sixteen* echoes, only down dere de *timbre* vas no goot. But der sixteen times vas a great inducements. Don't you could make sixteen venn dis here chunk of ready money drops in termorrow? He vas yust about ripe enough to pick und ve don't must let him went.'

"'Sixteen?' say I. '*Um Gottes Willen!*'

"'Ja, sixteen,' plead Blatz. 'Strain your t'roat yust dis vonce und gif him so many vot he find in Sout' Car'liny. Money, man, money! It mean great big money! Yust so soon ve close out for cash, you gets your fifteen hundurt und ve both fade avay sudden for some place where dere don't vas no extraditionments! For Gott's sake, keep it up!'

"Vell, oi! oi! I remembers me dat last day still! Golden Fortune yust at de finger-ends und flyin' avay quick; broken ribs und gebusted Zukunft — vat you call de future, nicht wahr? All dat voik und sweat und damage to der vocal strings, vot for? Nix, mine freund, absolutely nix, except eggsperience und bitter knowledges, ach, bitter, bitter!

"Der stranger, Schwartz, he come again nex' day, like he said, und ach Himmel, what for a miseries! All de odder voik vas noddings side of dat. But de voik wasn't der vorst part, like you vas goin' to see pooty soon alretty. Blatz he took der stranger to anodder spot, which he told him vas a secret, und say:

"'Now turn loose, mine freund, und you goin' to see she echo 'bout one t'ousand times better as Sout' Car'liny, sure thing!'

"Oh, it vas *schrecklich!* Der high C, der jodelling, der grand opera! I done it goot, effery bit; I vould haf done it *all* goot till de very end, sixteen times, veaker und veaker, so — but, oi! oi! der stranger begun to sing him one song, '*Oh, Jugendslieb,*' — *my* song, *our* song! Elsa und me used to sing it, no one but us! I wrote it for Elsa, I taught it to her — ve used to sing it in der moonlight in Schwaben, long und long ago.

"Venn I heard dat, heard 'Oh, Jugendslieb,' mine heart yump up like a *gemsbock*, yump und leap, und some chills run around my spinal backbone like a ants' nest mit der cover off; but I stilled mine heart so quick I could, und echoed — a poor, veak echo it must have been, dough. I felt so shaky und queerlike I can't tell it; yet I peeked out der bushes und looked across at

der stranger, Schwartz. He vas not pleased, he turn to Blatz und say:

"'Vat's der matter mit your echo, eh? She got some tonsilidis, maybe? Pfui! She sound like she got one frog in her t'roat!'

"'Der vind don't vas right, I guess,' say Blatz, frownin', 'but try her again. P'r'aps she do better alretty!'

"Dat stranger, Schwartz, vat he do den? He open wide his mout' und holler mit a jodel:

"'Oh, Elsa-a-a-aa! Yoché, Elsa-a-a-aa!'

"Gott im Himmel! A red-faced bloat like him hollerin' mine Elsa's name at me! Someding vent like blood before mine Augen — I knowed *efferyding, all!* I yumped, ein, zwei, drei yumps, down to der bottom of der ravine; I climb, scramble, tear mine way up der odder side — I rush among der tables! I run mit rage against dat stranger, Schwartz, him starin' mit eyes of wonder, like Blatz, too, both breat'less.

"'Elsa! Yoché, Elsa!' I holler loud like some thunderings. 'Take *dat* for Elsa! Take *dat* for Jugendslieb!' Den I smeck him mit all der muscles of de arms, so, on der fat mout', der mout' dat sing und jodel und kiss avay mine Elsa. 'Take *dat*,' I holler, 'you jodellin' robber, you Schweinhund, you!'

"Der stranger, Schwartz, he fall down pooty quick onto der back und bleed und bleed out of der mout', und look like he vas dreamin'; und I stand ofer him shakin' my fists und bellowin' und darin' him to get up so I can knock him hinunter once more yet, harder as before.

"'Ho, stand up, stand up, you echo-lover!' I hollers. 'Stand up once again und I fix you! I vas a echo mineself und I veigh two hundurt und fifty. You steal mine Elsa und my moneys vat I had in der Chermania Bank! You voik me mos' to death t'ree days! Now I get me even, mit mine hands! Get up, get up!'

"He still laid dreamin', so I double up my fists hard und smeck him where he vas on der ground — but Blatz, mit a roar, hurl himself on my back mit a strangle-hold. Blatz he must haf weighted close onto t'ree hundurt, so I fall down on der ground mit him on de top of me.

"'*Gewalt!*' holler Blatz, 'Help! Help mit der crazy man! *Gewalt!*'

"Der stranger, Schwartz, managed someway to vake up yust so soon he see help vas at hand: he get up sort of dazed, ain't it, still spittin' blood, but mad like some bees venn you poke 'em in der house alretty.

"'Ach, Blatz, you *Lügner!*' he hiss, 'You lyin' hypocrite! You'll went in der chail for dis conspirations! But first you settle mit *me!*' Und he yump on Blatz, like sev'ral t'ousands of bricks hinunter.

"Der fight vas triangular, ain't it, mit me at der base. Der stranger he vas fightin' Blatz (und me); Blatz he vas fightin' der stranger (und me); *I* vas fightin' efferyding in sight, ach Gott! It vas a hot day, too, und very dusty, rollin' round mit der tables, chairs, steins, und stale beer, all tipped ofer promiscuous. Pooty soon I don't can see noddings, but I keep both fists busy und mine teeth al-so; I got sev'ral goot bites on some leg, und all I know is dat it vasn't mine. I vas *verrückt*, ja — I fought like a t'ousand teufels. Und it lasted quite a while.

"Ve fought all over der place und come to der edge of der ravine, where de steep part is.

"'Ofer mit him!' I heard Blatz grunt. 'Ofer mit der crazy man dat say he vas a echo! Heave-*ho!*'

"Someding hit me auf mine jaw so I let go mine hold; den dey t'rowed me down der ravine hinunter, und I rolled, und der bushes vas pricklesome und der rocks vas sharp; der bottom vas deep down, al-so. So I broke me t'ree *Rippen* — ribs, you say? — und cut mine head und didn't know noddings until I vaked up in der crazy-house, ain't it? Ach Himmel! Me in a bed in der crazy-house mit rags onto mine head — me mitout a chob und locked in der bug-house, for why? Yust because I smeck der man dat stole mine Elsa mit all de money in der Chermania Bank und den vanted me to echo aboudt it, *nicht wahr?*

"Dey let me out in six mont's, mitaus money nor voik nor noddings. So I vander on der Bow'ry und Park Row und trink me stale beer. Where der stranger go? I neffer knowed; but I heard Blatz he haf to shut down soon on account of der public indignations. Elsa? Pfui! Don't talk aboudt *her! Was weiss ich*, anyvay? Nix! All I know is I got me no chob nor money nor noddings alretty. I vish der stranger, Schwartz, he neffer haf der echo-bug und come into Blatz's Biergarten; I vish I still got t'ree tollar a day (und beer); I vish, oi! oi! I vas a echo once more yet, ain't it?"

THE SEWING-MACHINE STORY

BY

FRANK H. SPEARMAN

AUTHOR OF "HELD FOR ORDERS," ETC.

ILLUSTRATED BY GEORGE A. SHIPLEY

SHE was a good girl, Jessie, but her aunt thought not positive enough.

"Why didn't you shut the door in his face?"

"I understood he was a friend of yours," ventured Jessie in her mild, frightened way. "He spoke so nicely about you and all."

"It's just their trick, you innocent. Of course they're nice spoken. If they weren't how do you suppose they could fool women into buying sewing-machines all the while?"

Jessie looked only grieved. "He said he used to know our people in Canada, Auntie; and he said ——"

"Stuff!" snapped her aunt. "Just wait till he comes again. I know all about their *instalment* plan. Just the very day you miss a payment on the day it's due, in they come and take your machine. If you're downtown they break into your flat — that's what they do — I know 'em." And Mrs. Henry mashed the potatoes as if she had a sewing-machine agent in the colander. "You'll never do for this country, Jessie," she declared oracularly. The little Canadian girl looked distressed, yet helpless. She seemed to realize her deficiencies. "You will let everybody run over you, that's the trouble. There's somebody at the door now," exclaimed her aunt as the bell rang rather undecidedly. "Who is it?" she cried, opening the speaking tube.

"Is Mrs. Henry at home?"

"Yes. What do you want?" Mrs. Henry usually spoke to the point.

"I will come up if she is at home," was the answer.

"Somebody to see me," remarked Mrs. Henry, getting hurriedly from behind her apron and putting her hands up to her hair.

"I beg your pardon, I am looking for Mrs. Henry," said the man that stood at the door as she opened it.

"I'm Mrs. Henry ——"

The caller started, slightly; yet it was a distinct start.

"Possibly it is your mother?" he suggested.

"She's dead twenty years."

"At least I expected, madam, to meet an elderly lady; but I am taking too much of your time," he added, stepping just within the door to make himself better heard. He coughed mildly and Mrs. Henry noticed how serious a face he had.

"I am looking," said he, "for a lady to take charge, as manager, of our publicity department, in our city salesrooms. And understanding —" something that Mrs. Henry did not understand as he said it—"I have ventured to call for an ——"

"Sit down, sir."

"I come from the general agent of the Marsale Sewing-Mach ——"

Mrs. Henry sprang to her feet.

"I don't want a machine," she cried violently. "I have no time to talk to you."

"Pray don't attempt it. I understand, Mrs. Henry. In getting you, in fact I was referred to you, as a lady who might be secured for the position I mention, I had no thought of offering you a machine. Be seated, Mrs. Henry; thank you. My name is Stevens," explained her caller; but his mien was on the whole mournful.

He wore spectacles, though still a young man; his eyes were almost dull, and his straight, brown hair, falling clumsily across his forehead, gave him an expression of care and uprightness.

"Are you in any degree familiar with the Marsale machine, Mrs. Henry?"

"I am not. What does your position pay?"

"'If you're downtown they break into your flat — that's what they do — I know 'em'"

"It depends in a measure — only in a measure —" answered Mr. Stevens with a careworn deliberateness, "on one's familiarity with our machine. What machine do you use, Mrs. Henry?"

"My machine is a Mossback," answered Mrs. Henry, defiantly.

"And a very good machine it is," observed Mr. Stevens, promptly. "The Mossback is a very good machine, though we see but few Mossbacks now. I know I have heard my mother say she used to use one — I think before the war — but perhaps I'm taking too much of your time."

"Oh, no."

"How long did you say you had had your machine, Mrs. Henry?"

"Some little time."

"Might I look at it?"

"It isn't necessary."

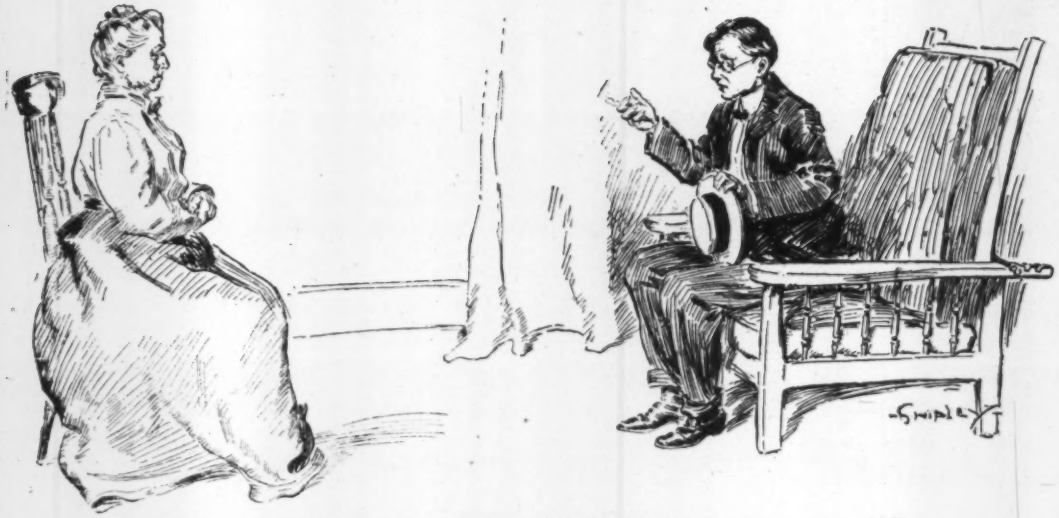
"Would you consider taking a position such as the one I speak of? Or could you recommend me, Mrs. Henry, to a lady of business tact and discretion, who is posted on the Marsale machine, to fill such a position? Experience is not really necessary — beyond such as could quickly be acquired."

Mrs. Henry wiped her nose tentatively. "I don't think I should be competent to take the place — what are the nature of the duties?"

"Principally executive, Mrs. Henry; occasionally demonstrating the points of the machine to large buyers. Have you seen the late improvements on the new Marsale, Mrs. Henry? No? Indeed? Well really, is that so?" Mr. Stevens' eyes brightened in a sad way. The pleasure that he felt was in store for Mrs. Henry seemed to relieve the heaviness of his reflections. He touched very, very gently on some of the salient features of the Marsale Machine. "But, perhaps," said he in conclusion, checking his natural enthusiasm, "am I taking too much of your time?"

Mrs. Henry fidgeted a little but made no distinct protest. Taking the life, Mr. Stevens dropped with such feeling into his own intimate affairs that before she realized it Mrs. Henry was asking what his wife had died of.

"Some called it one thing, some another, but my opinion is that it was inflammation of the borealis, Mrs. Henry, though I may say I have never mentioned this to any one before. She, by the way," observed



"'She, by the way, . . . used a Mossback before we were married'"

Mr. Stevens, lifting his accusing finger at Mrs. Henry, "used a Mossback before we were married. But the general agent of the Marsale was a friend of my father — oh, no, I wasn't working for the company then — he induced us to trade it in on a Marsale — that's the way I happened to connect myself with the company; he gave us a very liberal trade," concluded Mr. Stevens, with a shading on the adverb which is somewhat fine for cold type. "Were you raised in Canada, Mrs. Henry?"

"Just across the line in New York State."

"My wife's people were from Onondaga county. The Marsale machine is made not far from there. The works cover twenty acres and they turn out a machine every minute and a half, night and day."

"It must keep the agents pretty busy selling them," smiled Mrs. Henry at her own joke. Mr. Stevens brightened sympathetically.

"Indeed it does. I have always thought I should have liked the sales department. I'm not permitted to do any selling myself; no. How? I belong to the department of publicity; sorry I haven't a card with me. But machines are very cheap now. I believe the best Marsale can be had — I mean the drop-cabinet, ball-bearing, side-snap-action machine — can be had for sixty-five dollars and our people are very liberal in the matter of exchanges. Might I see your machine, Mrs. Henry?"

"I don't want any machine," declared Mrs. Henry, who felt the ground slipping the least bit and clung instinctively to her sheet-anchor.

"I venture to say, without ever looking at it, that sixty dollars and your machine would take the best Marsale our people show and of course, easy payments for the asking, Mrs. Henry."

"I don't want a machine."

"I mean — if you should."

"I don't want one now."

"The attachments are all included at sixty-five dollars. You pay absolutely nothing for extras."

"But I don't need a machine now."

"And five dollars a month ——"

"I don't need one."

"Without interest."

"That's liberal enough."

"And we give you a contract which is absolutely indefeasible. It is as good as a Government bond, Mrs. Henry. Would you like to have a new Marsale sent up on trial, Mrs. Henry, in order to fam ——"

"No — I don't want a new machine yet."

"We would take it away any time on the mailing of a postal and we leave the postals already addressed."

"You needn't talk. I won't take a machine on trial," declared Mrs. Henry.

Mr. Stevens adjusted his ball-bearing spectacles. "Then I hope you will consider our proposal about the position."

"You might leave your card. If I conclude to try a machine I am willing to say I would take it from you."

"Thank you very much. I think I will be going now. Good afternoon," and Mr. Stevens slowly and sadly made his way out.

Mrs. Henry was conscious as she returned to the dining-room of some degree of perspiration, but her niece did not appear to have heard the conversation, and at that moment her daughter Belle came in and made it easier for Mrs. Henry to discuss the machine question in a general way.

"Position, granny!" exclaimed Belle indignantly. "He's just fooling you, mother. He never intends to give you any position."

And now that he had gone it looked so to Mrs. Henry herself. In fact, she could not remember just exactly what he *had* said; and all during dinner she was trying to recollect just what his wife had died of.

It was not quite six weeks later that another representing the Marsale Sewing-Machine Company called to see Mrs. Henry.

"You needn't come in," piped Mrs. Henry as he made a preliminary move across the threshold. "I don't want a machine — I promised Mr. Stevens that when I wanted a new machine I would take it of him."

"Oh, well — would you ——"

But Mrs. Henry with a burst of resolution shut the door in his face, and Belle and Jessie applauded.

Next morning there was a knock at the door of the Henry flat. Mrs. Henry and Belle were out. Jessie answered. Two men stood there with a sewing-machine; but not for long. As the door opened one of the men had his back half-way through it and the two set the machine inside. It was Mr. Stevens with a new Marsale.

"They offered to show me how it worked," said Jessie tearfully when Mrs. Henry and Belle came home. "I begged them not to leave it. They just would do it."

Mrs. Henry looked apoplectic. Belle stormed. Jessie, poor Jessie, cried; tears were her only weapon.

"They will be back to-morrow, they said," trembled Jessie. That night Mrs. Henry ate round steak for dinner.

In the morning, while Belle was dusting the parlor, a Marsale wagon stopped in front of the flat. Mrs. Henry, warned, met the emissary at the door. He was a pleasant, round kind of a man with a genial smile and a hair-trigger laugh. "My name is Laycock, mam."

"Take your machine right out of my house. I don't want any machine. You had no business to leave it here."

"But, madam, we were told you thought favorably of the new Marsale."

"I promised Mr. Stevens when I got ready I would buy my new machine of him."

"I understand, I understand," interposed Mr. Laycock smiling firmly. "But we are not on commission now, any of us. It doesn't make a particle of difference. Everybody about the Chicago office of the Marsale Company draws a salary — even the cat — ha! ha! ha!" and Mr. Laycock, who had a rosy smile and warm teeth, laughed heartily at Mrs. Henry, and incidentally over her shoulder at Belle and Jessie, who flanked her doubtfully.

"It doesn't make any difference."

"There I beg to differ," interposed Mr. Laycock with that sidewise twist of the head which pleasantly agrees yet firmly disagrees. "Salary has a distinct advantage over a commission basis. Oh, yes, indeed — but Mrs. Henry — would you let me see your old machine?"

"No, sir, I won't."

"Ha! ha! ha! Well, I know it's all right," declared Mr. Laycock, recovering his voice gently. "I think you said it was a Mossback. Ha! ha! ha! Yes'm. They *are* good machines. We make this machine sixty-five dollars, Mrs. Henry, all complete. And I am willing — yes, I will stretch a point — say ten dollars for your Mossback," burst Mr. Laycock, frankly. "It's more than I have any business to give, but my salary is fixed by contract."

"I don't intend to buy a machine and I won't do it, so you might as well take your machine right out of here."

"But my dear Mrs. Henry."

"You needn't dear me — take your machine away."

"Do you understand our system of easy payments, Mrs. Henry?"

"No, and I don't want to. Take your machine away."

"It wouldn't make a particle of difference having promised Mr. Stevens. He will get credit for the sale just the same. Say fifteen dollars for your machine, Mrs. Henry, and it brings this elegant, curly maple, extension-front-end, really swell machine — why," declared Laycock, overcome with the absurdity of his own proposal, "it brings it down to fifty dollars."

"Mama doesn't want any machine," snapped Belle, for Mrs. Henry seemed to be failing.

"But have you ever run our machine, Miss?" protested Mr. Laycock. "Don't

condemn it without having seen it," he urged. "If you would let me see your old machine ——"

"Not if you stay here a week," exclaimed Belle, angrily.

"Ha! ha! ha! Well, of course not. But now, Mrs. Henry, I am not going to take this machine away if you want it for next to nothing. I will make you one more proposition. Twenty dollars, Mrs. Henry, for your old machine! Without ever seeing it! It makes this cost you ——"

"No!!"

"With your choice of saddles, Mrs. Henry ——"

"But I don't want it," screamed Mrs. Henry.

"Well, I'm sorry. I certainly am sorry. It is one of our rules never to try to force a machine on anybody, Mrs. Henry. Sullivan, give me a lift here, please. Ladies, I am sorry."

"Humph!"

"I will leave my card."

"You needn't mind."

"I don't. It's all right; take two. And, by the way, here's a postal. Come, Sullivan."

"Did you ever see such cheek in all your born days?" cried Belle, as the two men toiled down the stairs with the big machine. But of course Jessie never had, coming from Canada, and so averred.

Twice, thereafter, Mr. Stevens called. Mrs. Henry and Belle were out each time. It was poor Jessie who had to meet him. However, she reported as if in duty bound that he had expressed great indignation at the conduct of Mr. Laycock and Mr. Sullivan. He even came again — though in the absence of Mrs. Henry — this time, so Jessie reported, at the instance of the general manager, who desired a full account of the conduct of the two salesmen who had been so offensive. But not satisfied with Jessie's imperfect recollection of the details, Mr. Stevens agreed to return for them the following Wednesday. And he did return.

"'I think you said it was a Mossback. Ha! Ha! Ha!'"

Mrs. Henry, sewing at the window, looked out and saw below a wagon in front of the door. Two men were just lifting a sewing-machine out of it. One of the men was Mr. Stevens. Mrs. Henry ran in a panic for the girls.

"Lock the door. Take off your shoes," she cried. "There is the sewing-machine wagon. Keep still as mice. Maybe they'll think we've gone out."

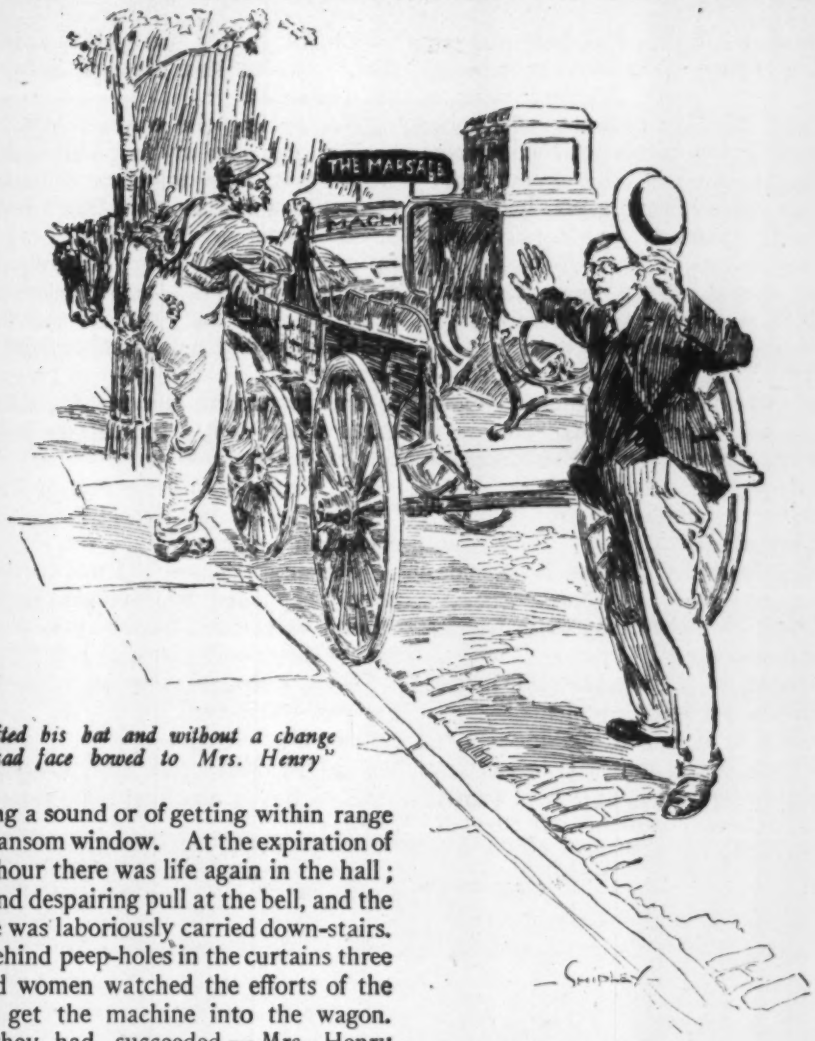
Reduced to stocking feet the three women waited anxiously for developments. They heard together the slow, patient efforts of the men carrying up-stairs the new machine; heard them set it down with emphasis; firmly touch the bell button; and felt them waiting for an answer.

There was a second ring and a third. There was some discussion in the hall and some fear in the flat that their visitors might climb up on the machine and peer in through the diaphanous transom curtain.

Presently the beleaguered women heard steps; the men were going down-stairs. They heard them knock at the door of the flat below and ask if Mrs. Henry's folks were at home; heard them come up and ask the same question at the door of the opposite flat and heard the woman quite distinctly reply, "I think they are; they were all in a few minutes ago." And the three trembled.

One of the men then went down the stairs and came up the back way. But Mrs. Henry had prepared for that, and the shade on the kitchen door was drawn. The man rapped; rapped again and hard; swore a little and descended the stairs baffled. He made his way around to the front hall. There was a further confab; there were further inquiries of the neighbors; more ringing; some profanity, together with expostulations apparently from Mr. Stevens; and — silence.

Within the flat it was growing warm; not only warm, but close. Yet no one dreamed



"He lifted his hat and without a change of his sad face bowed to Mrs. Henry"

of making a sound or of getting within range of the transom window. At the expiration of half an hour there was life again in the hall; a final and despairing pull at the bell, and the machine was laboriously carried down-stairs. From behind peep-holes in the curtains three unarmed women watched the efforts of the men to get the machine into the wagon. When they had succeeded — Mrs. Henry couldn't resist — she raised the curtain.

Mr. Stevens, lifting up the machine, lifted up his sad eyes; he saw Mrs. Henry. He pushed the machine firmly over the footboard with one hand — with the other he lifted his hat and without a change of his sad face bowed to Mrs. Henry; it was as if the incident were closed.

There was rejoicing in the flat that day; it looked like a complete and final victory for Mrs. Henry. How she was really undone came weeks later in the nature of a shock.

Jessie one afternoon answered a ring at the door and presently came into Mrs. Henry's room.

"A gentleman to see you, Auntie," said she, timidly. "I told him you would be in in a minute." Jessie disappeared.

Mrs. Henry walked into the parlor; but she staggered when, sitting near the door, she saw Mr. Stevens. He rose as she entered. His spectacles had lost nothing of their sad expression and the long hair fell across his forehead in the same tearful plenty, imparting to his face its familiar innocence.

"Mrs. Henry — good morning, madam — I want to ask you ——"

"Mr. Stevens, you can't sell me a sewing-machine, now or ever." Mr. Stevens looked hurt.

"It is not that which I wish to ——"

"And you needn't talk any more about getting me a position, for I won't have it."

"It is not that, Mrs. Henry, which I wish to mention."

"Well, then, I suppose you have come to apologize — I don't bear any hard feelings, Mr. Stevens."

"Thank you," paused Mr. Stevens adjusting his spectacles. "But there's another —

another matter still that I wished to speak about, Mrs. Henry. It is about your niece, Miss Musgrove — Jessie. We are anxious to get married." Mrs. Henry swallowed deeply.

"We have become deeply attached to each other during the summer. She has felt that I should take the initiative. You being her nearest living guardian, we naturally look, Mrs. Henry, to you."

"I hope, auntie," it was Jessie, timorous and subdued, who spoke from the doorway, "I hope you are not displeased."

Mrs. Henry rose. Mr. Stevens adjusted his spectacles more firmly on his nose — and held mournfully on to his chair.

"Jessie Musgrove, you are a deceitful thing," snapped her auntie.

"I have never found her so, Mrs. Henry," ventured her admirer.

"I used to know Mr. Stevens in Canada, auntie."

"Then why didn't you say so instead of making a fool of me?"

"I started to tell you what he said, auntie, about knowing our folks in Canada."

"I presume it is largely my fault, Mrs. Henry — I was afraid that if I showed any attention to Jessie you might think I wanted to sell you a machine," explained Mr. Stevens.

"Oh, of course you didn't want to do that," sneered Mrs. Henry; Belle was as yet unmarried.

"No, to say the truth, I didn't, Mrs. Henry; not after my first visit with Jessie. What I was trying to do was to make you a present of a machine. In fact, I brought it up-stairs here one day and tried my best to get in with it, Mrs. Henry. In presenting the machine I thought I might make a little explanation —" and Mr. Stevens furtively wiped his eye with a silk handkerchief "But I couldn't get in that day — so I was obliged to take the machine away again. I was sorry that I had to do it. The cartage both ways cost me seventy-five cents."

Mrs. Henry's heart was beating very fast. "Under the circumstances, I think, Jessie—" she began indignantly.

"She didn't know. It was to be a surprise," explained Mr. Stevens, regretfully. "But I've got the machine yet. I'm manager of the sales department now."

"Well, I declare, you ought to be, Mr. Stevens — you beat all I ever seen," exclaimed Mrs. Henry excitedly. "I expect," she added with reluctant candor, "I'll have to buy a machine now, pretty soon, anyway."

"'We are anxious to get married'"